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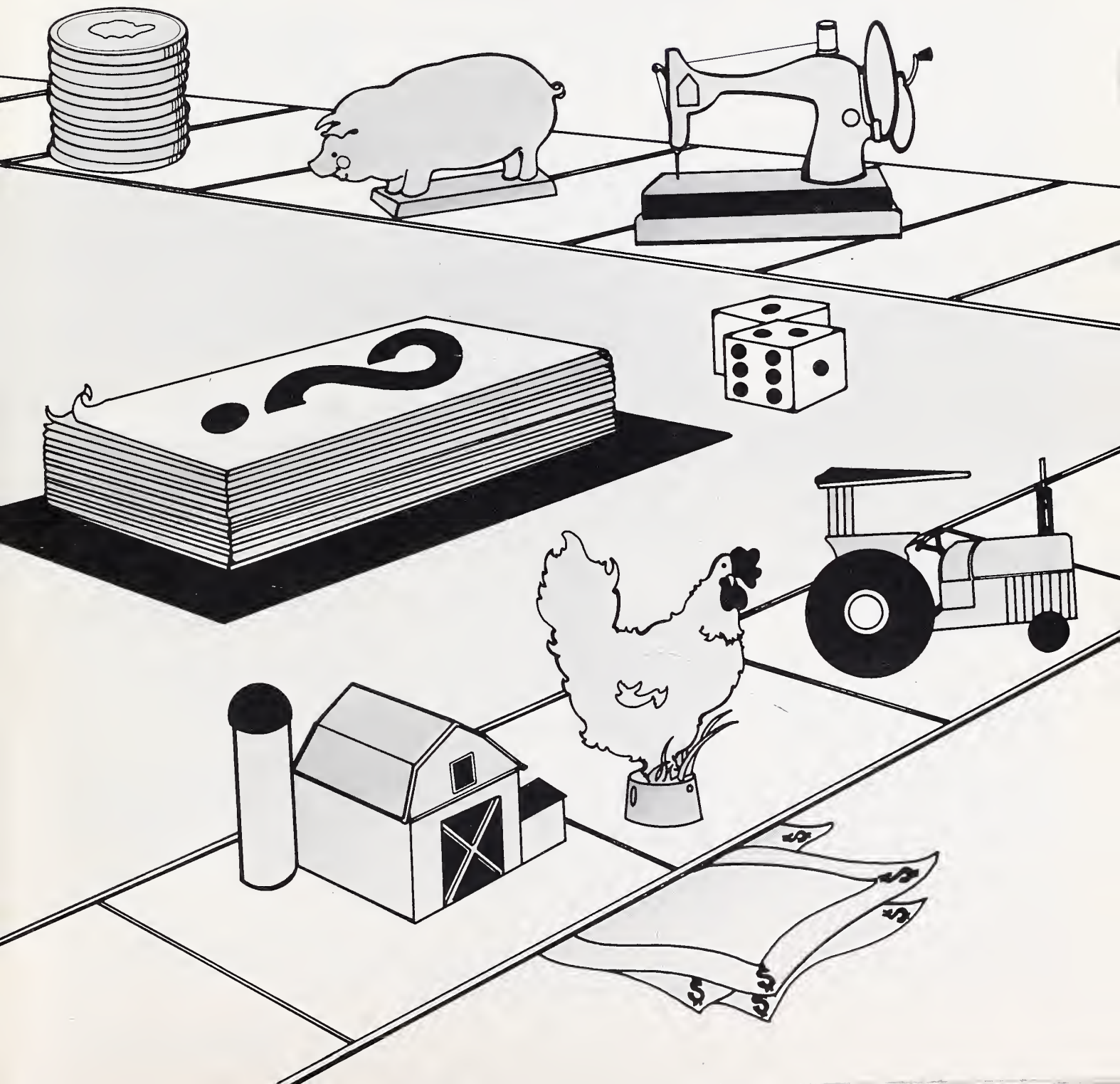
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Winter 1983

United States Department of Agriculture

# extension review

## Financial Management



# review

## The Land-Grant System: Intent and Outcome

*The Seaman A. Knapp Memorial Lecture was presented at the 96th Annual Meeting of Land-Grant at St. Louis on November 8, 1982, by Dr. Roy M. Kottman, acting associate director, Agricultural Experiment Station, University of Nevada, and retired dean of agriculture, Ohio State University. The lecture gets its name from Dr. Seaman A. Knapp (1833-1911) described as "the father of the Cooperative Extension Service concept." Excerpts from the lecture follow:*

I credit a large part of our nation's past and present preeminence in agriculture to three uniquely significant actions taken by our forebears.

1. The unprecedented language of the Declaration of Independence which provided an environment within which there was unlimited opportunity for citizens to develop their God-given talents within a framework of freedom!
2. Our pioneer forefathers established a system of elementary education that was universal and mandatory and which produced a population of literate people.
3. The Land-Grant system made higher education available to the sons and daughters of the "industrial classes" which played an important role in the development of agriculture and highly productive farmers and ranchers.

### **Miracle of the Morrill Act of 1862**

The Morrill Act of 1862 marked the beginning of a modern miracle. It is a miracle which has made it possible to reduce the proportion of our nation's people who lived and worked on the land in 1862 from 62 percent down to an almost unbelievable 3 percent at the present time.

### **Purnell Act Spurred Research**

However, much of the impetus for developing research programs in home economics arose in connection with the food crises of World

War I, and the subsequent discovery that certain vitamins were deficient in the diet of large segments of the U.S. population. In response to those findings, the U.S. congress provided funds through the Purnell Act for research in home economics at all of the Land-Grant colleges and universities.

### **Renewable Natural Resources**

Concern with research for our nation's renewable natural resources has been a part of the state agricultural experiment stations throughout their history, but it was not until 1962 that major emphasis was given to research in forestry at the state stations when the McIntire-Stennis Cooperative Forestry Research Act (P.L. 87-788) was signed into law on October 10, 1962.

It seems clear to me, however, that no matter how loudly we proclaim the significance of the Morrill Act of 1862, and of the Hatch act of 1887, it is doubtful that the land-grant system would have achieved its preeminence without benefit of the Smith-Lever Act of 1914, which provided both legislative authority and fiscal support for establishing the cooperative extensive services in each of our states and territories thereby interfacing our land-grant system with our nation's taxpayers.

### **Smith-Lever Act of 1914**

Actually it was "farmer demand" which gave rise to the Smith-Lever Cooperative Extension Act of 1914. Once the agricultural experiment stations were established and were producing a supply of new and useful information for our nation's farmers, the Land-Grant colleges found themselves besieged with requests for speakers and demonstrators at institutes, county fairs and other types of farm meetings. There was also a greatly increased demand for printed literature. As this demand continued to grow it became a burden for the faculty members engaged in resident instruction and in research. So it was that public demand for off-campus educational information literally forced the Land-Grant colleges to make provision for meeting the need.

Especially apropos to this memorial lecture, I would point out that

Seaman Knapp's farm demonstration work in Texas began in 1903 and spread rapidly over the southern states.

### **Land-Grant System**

Our Land-Grant system has provided the means and mechanisms for generating new knowledge through research, transmitting that new knowledge through the classroom to oncoming generations, and providing all the people in each state of our nation the latest and best information on agriculture, home economics, and natural resources.

We know, from a series of studies covering results of the past 30 years, that the average annual return on investment from public funds going into research and Extension for agriculture is 30 to 50 percent.

The availability of fuel and fertilizer does not guarantee food on the table! Agricultural research, Extension Service, vocational agriculture in our high schools, agricultural education in our technical institutes and agricultural education in the classrooms of our colleges are the best guarantee of future food supplies.

### **New Knowledge Is Vital**

In company with Seaman A. Knapp, I believe it is tremendously significant for you and me, and for every other citizen to understand and appreciate that research and education are "the keys to the knowledge kingdom."

The point to be remembered is a *continuing flow of new knowledge* is vital. Vital, also, is the need to get our research transmitted to all citizens through Extension, as well as through our schools and colleges, and through the outreach of business and industry.

As a finale to my remarks, I would quote Seaman A. Knapp, the man in whose honor this lecture has been presented. He said: "(our) mission is to solve the problems of poverty, to increase the measures of happiness, to add to the universal love of country the universal knowledge of comfort, and to harness the forces of all learning to the useful and needful in human society."



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## extension review

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# For Alabama Farmers . . . A Record Attempt

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Scottsboro, Alabama

The most serious economic crisis since World War II—those words well describe the plight of farmers.

Declining farm commodity prices have placed a severe strain on the farmers' cash flows. Many are unable to cover operating costs and meet debt requirements. Equity in real estate in many areas has declined.

These are some of the major reasons for interest among Alabama farmers in Extension's farm business management association concept. The concept isn't new. The first such association was established in Illinois in the 1920's. Today about 12 states have associations.

## New Associations

Our first association, which has 49 members, has just finished its second year. A second association is being organized. Inquiries are coming in from farmers, county agents, and district staffs. Naturally, we're pleased with its success and excited about the prospects for seeing this concept spread statewide. Our major problem will be managing the growth and development of new associations. Extension's funds, like farmers, are tight.

What is a farm business management association? It's a group of farmers who organize themselves into an association and assess themselves fees to secure the service of a fieldman to assist them in managing and operating their farms. Farm members control the association. Elected directors run its business. The board of directors carries out the policies of the association, develops budgets, and sets member fees to secure funds for implementing the budget. The board also collects the fees.

## Need for Support

Extension's role in establishing an association is securing financing to support the association during its formative years. Our approach in Alabama is that an association should be 90 percent self-sufficient at the end of the 4 years. Extension's administrators are committed to continual funding at a 10-percent level as long as the associations provide the aggregate farm record data. There is a need, however, for some up-front financial support. The Tennessee Valley Authority was interested in the concept and agreed to help fund the formation of an association in Alabama.

The associations in Alabama will be tied closely to our county Extension agents. They know the farmers in their county, can help identify leaders, and play a vital role in setting up an association. In fact, the first step we take in establishing an association is to meet with agents in the area being considered. The agents assist in selecting an informal steering committee of farmers to work with us in promoting the association and enrolling charter members.

## Enrollment

The enrolling process requires a \$100 deposit that is applied toward the first year's fees. After the charter members are enrolled (about 30 are as many as should be enrolled for the first year), the membership formally organizes itself, elects its board, and begins to operate. Ideally, an experienced fieldman is hired sometime during the enrollment period and is available to assist the association in decisions regarding its budget, fee schedule, and the process of incorporating and obtaining its tax exempt status.

As soon as the association is formally organized with officers empowered to act on behalf of the

association, a memorandum of agreement is executed between the association and the Extension Service. This agreement spells out the commitments of both parties: Extension support during formative years, continual support at the 10-percent level, and confidentiality of individual records. The association's commitment is to enroll its members in a nondiscriminatory manner, assess and collect fees, grant funds to Extension for support of the fieldman, and provide aggregate and average farm record data to Extension.

## Records Program

The fieldman is the key person in making an association function. Since the program deals primarily with business management, its most basic component is a records program. The fieldman works closely with association members in keeping the detailed records and at yearend transferring the data to computer input forms for analysis. The association contracts with a commercial data processing service for computer analyses of the data. Both individual and comparative analyses are made.

Why are farmers joining these associations? Farming is truly a business venture, with high risks as well as high rewards. Success requires good management. A recordkeeping service alone could make the difference between top-flight and below-average management. The Internal Revenue Service insists that farmers maintain accurate records. Accurate records are also essential for analysis purposes and as a basis for making management decisions. They are helpful in negotiating leases, determining partnership settlements, and making credit plans as well as serving a host of other uses.

As farm costs continue to increase and profit margins become tighter, the role of management will





Top: Studying a printout analysis of his farm operation is Jack Ashley, a Dekalb County farmer and member of the Farm Business Management Association.

Above: George Young, co-author of this article, and an economist with a farm analysis association, reviews records with a North Alabama farmer.

become even more important. Membership in a business management association can help farmers stay on top of the management of their business.

#### **Association Benefits**

Members receive the following:

1. *An organized farm recordkeeping system.* A farm account book is used to keep a complete record of all receipts, expenditures, inventories, capital assets, crops produced, land use and soil treatments, livestock feed records, and other similar items.

2. *Computerized business reports.* A complete financial analysis of the farm is prepared on a high-speed electronic computer. The reports contain information on the capital structure, sources of income and related costs, net income, net worth, management factors in crop and livestock production, usage of labor and equipment, and detailed depreciation schedules. Members will also be able to compare their farm oper-

ation with averages for other farms of similar size in the same area. However, all individual records and private discussions are confidential.

3. *Scheduled farm visits by fieldman.* Each member receives an on-the-farm consultation from a fieldman trained in farm business management. The fieldman assists with the farm records system and interprets farm analysis data and provides assistance in marketing, investments, costs, production practices, and individual management problems. The fieldman knows what farmers' problems are, and will become well acquainted with each individual operator and his business.

4. *Income tax assistance.* The fieldman aids members in wise tax planning and management as well as informing them of tax law changes that affect their operations. Pre-year-end tax management is an important part of the fieldman's service to the farmer.

5. *Opportunities for tours, seminars, and information meetings.* Special farm management tours are conducted so that members can see other good farming practices and farm business systems. The association also holds seminars and meetings concerning timely topics such as estate planning, marketing, labor management and profit planning.

Members like this kind of service because they like the opportunity of talking over their management problems in a confidential manner with an experienced person who understands their problems.

Farmers also like learning more about their own business. They discover strong and weak points, and learn how to build on their strengths and either eliminate or minimize their weaknesses. □

# Direct Marketing Survives and Thrives

Stu Sutherland  
Public Information Officer  
Extension Service, USDA

Gardens have always been a familiar sight in rural communities and on farms. In the last dozen or so years there has been a dramatic increase in such gardening, an increase almost as great as the World War II "victory garden" era.

A bit more recently there has been an equally dramatic increase in urban gardening, called by some "urban farming."

We can't all move back to the farm. But more and more of us are finding out that we can visit the farm and pick (or pick out) our own food.

## Updating a Very Old Idea

The year 8000 B.C. (give or take a century either way) marks the point in time when humans first tamed animals and planted grain in the Middle East—and started agriculture!

Nomadic tribes moved with the seasons, as some still do today, and they became some of the first humans to move toward direct dependence on domesticated animals and plants.

Those remote times were the beginnings of agricultural village settlements.

## Original Market Places

Places developed in communities where farmers could market food and other farm products.

After the last glacial epoch departed the ice retreated northward and the "first farmers and herdsmen" were left in lands that slowly became arid. This circumstance drew people together in larger communities centered around sources of water.

Continuing archaeological "digs" continue to "push back in time" the dates of earliest human activities. Since our country is so "ultra new"—in terms of such historical

studies—we have a much better understanding of our own rural-urban agricultural marketing interactions.

## Early Sources

Direct marketing between farmers and consumers probably started in Virginia at Jamestown in the early 1600's. Early settlers there traded corn and tobacco to the local American Indians for furs and pelts. As Virginia spread westward settlers in Virginia usually made some sort of provision for a farmers' market.

To define terms a bit: direct marketing includes the sale of farm crops, livestock, and products (1) in the field, usually in a form known as a "you-pick-your-own" marketing venture; (2) on the farm in a direct retail market, often roadside stands, where the farmer provides prepicked products; or (3) within communities and cities at a location where farmers bring their products at certain times for direct sale.

## "U-Pick" Begins

Getting back to the early 1940's, one farmer described how he helped start this chain of events. He found himself without harvest labor, due to World War II, when he had a crop of peaches ready for harvest. As a matter of necessity, the farmer put advertisements in newspapers asking consumers to come and harvest their own fruit. That same "U-Pick" marketing operation is still going today on that farm.

In 1971, a highly successful cooperative effort began between the Virginia Cooperative Extension Service and the Division of Markets of the Virginia Department of Agriculture and Consumer Services. One of the Division's marketing agents learned of the more numerous U-Pick farm operations in the Northeastern states, some of which were quite successful.



## Orchards Opened to Public

With the help of several Virginia Extension agents, the cooperative program got started in the fall of 1971. Involved in that first program were 9 apple growers who opened parts of their orchards to the public on weekends during harvest to sell their apples directly.

Even with rain on 4 out of 6 weekends the customer turnout on the sunny days demonstrated to growers the value of this program as an alternative marketing method.

By 1981, other types of farm products and farm-related industries were added and listed in publications so consumers could know where to go to buy directly—thus getting fresher and less expensive products "right off the farm." The published listings showed 480 such farm and business concerns involved in various programs.

## Direct Lamb Marketing

Virginia was the first state in the nation to offer a direct lamb marketing program, after it was determined that there were a sufficient number of groups in the area who wished to buy good fresh lamb. Now many of Virginia's sheep herders directly fill this need, and in conjunction with this program a





On the first day of the marketing venture, 25 farmers parked their trucks full of produce along a specially designated part of the street. They were joined by 10 more farmers on the second day. Over 1,700 county people came to look and buy during the 2 days. The 35 farmers had gross sales of over \$5,000 by the end of the first farmers' market.

### **1982 Market**

After more hard work by a newly appointed committee, plans were set for a new type of farmers' market for 1982—located this time at the DeKalb County VFW fairgrounds near Fort Payne. With more assistance by the local media, the farmers' markets started on Friday, July 16—running for 1 day, every Friday for 11 weeks—and ended on September 24.

Many more people came to visit the market during the 11 weeks, but it is estimated that about 1,722 people were buying; that they spent an average of \$5.00 per person; and, that gross sales were slightly more than \$8,600.

### **Dinner Marks Success**

At the end of the market's 1982 session, an appreciation dinner was held with 35 of the farmers who had sold produce. A summary of daily and total market figures was presented, and a talk given by Louis Williams, Extension Economist—Horticulture, from Auburn University. Williams showed slides of some of the other 60 to 70 farmers' markets in operation in about 40 Alabama counties.

There may have been as many farmers selling produce directly to consumers in their own roadside stands in 1982 as there were in the mid-1930's. It is hard to say, as direct marketing like roadside stands, pick-your-own, and farmers' markets are all part of a vast and



the two state agencies. The first is the "re-birth" in the last dozen years of many of Virginia's farmers' markets. The second, begun in 1979, is the development of a new Farmers Direct Marketing Association of Virginia.

### **Alabama Farmers' Market**

The DeKalb County office of the Alabama Cooperative Extension Service is located in the picturesque town of Fort Payne, nestled in between two mountains in the north-east part of the state. As an alternative marketing venture for some of the farmers in this mostly rural county, the local Extension Service and the Fort Payne Chamber of Commerce jointly sponsored a 2-day farmers' market in August 1981.

Assistant County Agent Terry Shackelford described this first-ever farmers' market as, "... a classic example of Extension cooperating with local organizations, with farm and city people working together to help each other improve the quality of their lives."

A Farmers' Market Day Committee—consisting of local business people, homemakers, farmers, Extension Agents, and Chamber of Commerce members—started an advertising campaign 3 weeks ahead of the event.

directory of custom slaughter houses was published.

Farm winery legislation, which became law in July 1980, helped stimulate an initial five new farm wineries, with others now being planned. The wineries have created a heavy demand for Virginia grapes.

In 1980 the "choose-and-cut" Christmas tree growers, numbering only 25, sold about 14,000 trees.

There were also two additional outgrowths of this continuing cooperative effort in Virginia between



generally unorganized trend. It has been estimated that the number was around 20,000 locations during the summer of 1982.

Ohio-based **American Vegetable Grower**, a magazine produced for commercial vegetable and greenhouse growers, did surveys for a 5-year period and found the reported numbers had nearly doubled. The adjusted surveys, as all states did not respond, indicate that from 1976 to 1981 roadside markets had grown in number from 8,190 to 15,322—with sales jumping from \$208 million to \$455 million.

### Ohio Marketing Program

In January 1983, the 23rd annual Ohio Roadside Marketing Conference was held at the Convention Center in Dayton. This conference draws its audience from all of the eastern North Central and Eastern states, plus many from Canada. Devoted almost exclusively to improving the management and operation of roadside markets, the 2-day annual meeting in 1982 had an attendance of 581, plus about 54 exhibitors. In 1982, people attended from 27 states, Canada, and England.

The conference has a low (\$25) registration fee that includes a copy of the proceedings. For nonregistrants a copy can be obtained for \$10 from: Herbert H. Hadley, Professor Emeritus, The Ohio State University, 2120 Fyffe Road, Columbus, OH 43210, or by phoning (614) 422-2701.

### Arkansas Marketing Meet

Last November 17-18 (1982) the 103rd annual convention of the Arkansas Horticultural Society was held in Fort Smith. The focus of that meeting was marketing.

As the secretary of the society, Roy Rom, professor of horticulture and forestry at the University of Arkansas, said, "We have the technology



for production. The challenge now is to take advantage of new methods of marketing."

Extension marketing programs have helped establish two new farmers' markets, and assisted three others to stay in operation. Working through resource conservation and development areas, Extension specialists did feasibility studies—emphasizing marketing—for enterprises which had no access to consulting firms.

Sales of posts, poles, fuel wood, handicrafts, and produce have now helped to fill a part of the severe gap created by the loss of thousands of jobs in western Montana.

### Costly Food

Did you know? Connecticut imports 85 percent of its food, and food costs tend to be higher than in many other areas of the country. In New Haven, 1981 found the Extension home economist cooperating with local community groups to establish and participate in two farmers' market sites in the inner city.

A market survey comparing prices showed that food costs were about 35 percent lower (on average) in price than the same items sold in local supermarkets.

### Why Not Catch Your Own?

People in Alabama like to fish, so Extension got the fish and the people together . . . and, by so doing, provided a good investment oppor-

tunity for catfish farmers. Fee-fishing (or catch-your-own) on small, densely stocked ponds in urban areas saves those who like to fish both travel costs and time as well as energy.

Alabama Extension provides technical information on aquaculture to 550 Alabama catfish farmers who operate over 10,000 acres of ponds, of which 2,500 acres are available for fee-fishing.

### Here To Stay

Certainly, 1982 can be described for many people as "hard times." And, yes, there currently has been an upward trend in the number of types of direct marketing approaches being encouraged by state Cooperative Extension Services. Only a very few of the many programs have been noted here.

As the 23rd annual Ohio Roadside Marketing Conference indicates, modern versions of the historically old farmers' markets and other direct sales by producers to consumers may be here to stay.

If enough consumers like the pick-your-own, roadside markets, and farmers' markets—and, if the farm producers and others involved continue to make enough profits from direct marketing, then we will not miss out by having something very worthwhile discontinued when those "good times" come back again. □

# Easing Farm Finances

Stu Sutherland  
Public Information Officer  
Extension Service, USDA

No opinion poll is needed to know how farmers and ranchers across the country feel about 1982. They, and many other farmers, had entered 1982 in poor financial shape because of low prices for farm products over the previous 2 years. Only late in the year did these costs ease as interest rates and inflation cooled a bit.

Across the country Extension is responding to the plights of these farmers with a wide range of educational methods and techniques to develop management and marketing capabilities.

## Electronic Assistance

As one national magazine's choice of the computer as "Man of the Year" indicates, computers and other electronic technology offer many opportunities to assist farmers with their financial and marketing decisions. And farmers across the country are using computers as management and decisionmaking tools.

For example, Delaware is providing farmers with a means to quickly update farm records and make more timely management decisions. Software was prepared so farmers with a minimum of training could enter and retrieve their own record information.

A large share of North Dakota's 38,000 farm families were in serious financial trouble 2 years ago, so the Cooperative Extension Service at North Dakota State University developed a program in long-range farm financial planning using the AGNET program "FARMPLAN."

## Microcomputer Programs

Not all computer programs are designed for use on the big "main frame" computers. There is an already vast and growing number of field-tested computer programs developed for the smaller (less

expensive) microcomputers. Quick response by Extension Service-USDA to an early September (1982) request from the Federal Crop Insurance Corporation (FCIC) sparked a project to have a microcomputer program ready to help farmers make 1983 crop insurance decisions—one of their production costs.

A cooperative agreement with Texas Extension Service hastened transfer of funds from FCIC to adapt and field test a microcomputer program the Texas staff had already substantially developed. On a "crash basis," the computer program explaining FCIC changes for 1983 with educational materials was ready to go for the first of four training workshops for Extension farm management specialists early in January 1983. Farmers will make insurance decisions for their crops from about late February to early April; the final workshop was held in Chicago in late January.

Extension Service-USDA has also been working with the Farmers Home Administration field staff on using Extension-developed financial management computer techniques—both to evaluate farm loan applications and to follow up the progress of borrowers.

## Management Associations

New small cooperative-type farm management associations have been formed in a growing number of states to respond to farmer's needs for intensive individual help in dealing with cash-flow problems. Associations are groups of farmers who pay fees to hire an Extension-trained and supported farm management specialist who provides the personal help.

The Extension Service-USDA National Initiatives Task Force on Agricultural Financial Management and Marketing Alternatives has helped establish three cooperative

agreements with Colorado, Massachusetts, and Nebraska for new national leadership and coordination in specific areas of activity. Colorado's contribution will be in the area of implementing procedures and programs to use the COIN data base, through various regional and state Extension computer information networks, to make USDA outlook reports promptly available to use in conducting Extension programs.

## Better Marketing Decisions

Massachusetts' areas include integrating farm financial management and producer marketing educational programs so each becomes an integral part of the overall decision-making process, which includes production decisions; assisting producers to use marketing strategies which will support farm management decisions; and developing and implementing electronic technology to conduct Extension farm financial and marketing educational programs.

Nebraska's area is to develop Extension educational programs in cooperation with farm credit organizations to assist farmers in making use of credit and to effectively manage the debt structure of their farm business.

## Aimed at Survival

All states are involved in educational programs (as indicated throughout this issue) with the objectives to improve management capabilities so people, both rural and urban, can deal intelligently with such overriding issues as narrow profit margins, escalating energy costs, unemployment, declining investment opportunities, a shrinking tax base, community growth patterns, and overall questions of resource allocation and use. Survival of those who farm ranks high in the list of broad management problems being met. □



# Flying High With Extension

Philip R. Breeze  
Writer-Editor  
Mississippi Cooperative Extension Service  
Mississippi State University

In the last few years the Air Force has begun to emphasize money management. And at Keesler Air Force Base (KAFB), near Biloxi, Mississippi, Betsy Barnette is in charge of providing financial counseling to any Air Force member that requests it.

Norine Barnes, an area consumer management specialist with the Mississippi Cooperative Extension Service, stationed in Biloxi, remembers her first meeting with Betsy Barnette.

"When Betsy found out that I give classes and individual sessions on financial management, she came to one of the classes.

"During the first meeting of a class I usually ask the participants to tell us a little about themselves," Barnes says. When Betsy's turn came, she stood up and told Barnes, "I do the same thing you do at Keesler Air Force Base and I'm here to see if you're any good."

Keesler is the permanent duty station of more than 6,000 Air Force personnel, and annually hosts more than 25,000 military students. They, together with civil service employees and military retirees living in the area, have an economic impact on the Mississippi Gulf Coast of more than a half billion dollars a year.

The Barnes-Barnette meeting in the winter of 1982 was possible because of a study done by Extension Service-USDA in the early seventies.

## Counseling Office

Marilyn Purdie, state leader of home economics programs for Mississippi Extension explains: "In the early seventies Extension Service-USDA cited financial counseling as an area of great need. We applied for a grant to hire two individuals whose sole area of responsibility would be financial counseling. We got the

grant and hired two financial counselors for the Jackson (mid-state) region. When that money ran out we picked up the program on state money and applied for another grant to open an office on the coast."

"We got that grant, too, and hired Norine."

## Needed Dollar Control

"In the last few years the Air Force has begun to emphasize money management," Barnes says. "With the average American family paycheck nearing \$20,000 a year, and the average military paycheck at Keesler about \$6,600 behind that, it becomes apparent that many service members may need help in learning to control their dollars."

The base comptroller's office at Keesler was given the responsibility of providing individual financial consultation to service members who seek it.

The comptroller's office uses volunteers to provide financial counseling. When Betsy, who manages Keesler's personal financial management program, found out that classes were held on financial management, she came to the class to see if she could help train the volunteers.

Since then Barnes has developed a series of ten 2-hour classes she uses to train volunteers who work in the Keesler personal financial management program. She trains the volunteers to identify causes of financial problems and to offer effective counseling in the areas of money and credit management.

## Aid to First-Termers

Most of the 25,000 military students passing through the base each year are "first-termers." For many of them, the Air Force is their first job. They are inexperienced in money

matters.

They have never had a checking account or a credit card. They have never charged a purchase or had to deal with interest rates and monthly payments.

Barnette went to see Norine Barnes again, this time to ask for help in preventing financial problems.

## Video Advice

Information department of CES at Mississippi State University checked to find out what assistance could be provided. Working with the Keesler comptroller's office, a special projects team from CES developed a script and spent 3 days on the base shooting a videotape explaining the fundamentals of money management and telling viewers where they could go for financial advice and counseling.

The 20-minute videotape, aimed at the young service members, mentions the comptroller's office and the Extension Service as sources of financial counseling.

## Starring the Air Force

The tape features actual Keesler service members and, at first, was used during orientation briefings at Keesler. Lately, the videotape program has been accepted for worldwide use by the Air Force. It will be shown at bases throughout the United States, the European Command, and the Far Eastern Command.

"I think this whole thing has been beneficial to everyone concerned," says Barnes. "We've been wanting to work with the military for years. Now, we've finally gotten our foot in the door. The tape is being used at Air Force bases across the country. Hopefully, it will prompt Extension Services in other states to establish a similar relationship with the military installations in their areas." □

# 4-H Puppets Teach Kids Money Concepts

Jane Schuchardt  
Communications Specialist, Home Economics  
Iowa State University

The economic pie has limits.

That's a tough concept to accept, even for adults. How do you teach an 8-year-old child an allowance will probably run out before all needs and wants have been satisfied?

Martha Leibhart, Ottumwa area consumer and management specialist for Iowa State University Extension, recommends employing "Dolly Dollar" and "Nicky Nickel."

The lovable puppets, complete with coins for facial features and dollar bills in hand, represent two money management extremes. Dolly is stingy. Nicky is an impulse spender. Neither one has set spending goals.

## Teaches Money Basics

Through puppet play—and scripts



Janette Johnson (left), and Martha Leibhart.

carefully written in language for 8- to 13-year-olds—the basics of goal setting, needs versus wants, savings and credit are taught.

Janette Johnson, a 4-H aide in Davis County and amateur puppeteer, authored the scripts and has used the puppets with 4-H groups. She considers puppets perfect vehicles for communicating with children.



Teresa King (left) and Sherri Hopkins.

"Kids identify with the puppets . . . have fun with them," Johnson says. "Somehow, they forget the puppets aren't human and ask them questions they'd never think of asking me."

Leibhart adds that the puppets are "cute, entertaining, and can get the message across in a nonthreatening manner."

Already, Dolly Dollar and Nicky Nickel have communicated with about 200 children in summer programs, day camps, and 4-H groups. The consumer specialist sees additional uses for the puppets at county fairs and in public schools.

## Dollar Decisions

Does the child want to save for a long-term goal, such as buying a bicycle? How does the child handle a credit transaction, such as borrowing from a friend or getting an allowance advance? If the child gets \$3 a week for an allowance, how will be money be spent? These are all questions implied by the antics of Dolly Dollar and Nicky Nickel.

Adults face similar questions of choice. "Hopefully," Leibhart says, "if children learn basic money management concepts early, life will be easier when they're faced with adult-sized decisions about money." □



Young audiences are fascinated by the puppet play. Many identify so completely they ask the puppets questions. The "Dolly Dollar-Nicky Nickel" puppet play teaches youngsters basic money concepts.



# When the Jobless Help Themselves

Guy Webster  
Extension Assistant Editor  
University of Arizona

Facing the highest unemployment rate reported in the country, community groups in Greenlee County, Arizona, worked together this summer on ways to weather the hard times.

Greenlee's dominant industry, the copper mine at Morenci, halted most operations in April. About 2,000 layoffs pushed county unemployment to 64 percent in May, by U.S. Labor Department count. Many other workers chose early retirement.

## Cushioning the Blow

Community leaders couldn't hope to put many people back to work without changing international copper prices, so they worked on ways to cushion the blow. County Extension Service director Mabel W. Flint helped organize countywide meetings soon after the layoff to assess what problems could be expected.

One result, a series of workshops called "How to Survive on \$165," drew praise from unemployed families who participated in July and led to many spinoff projects in the following months.

An informal group including labor officials, city council members, mine administrators, church leaders, Chamber of Commerce officers, and others met several times to plan the first workshops. Flint coordinated the effort.

Flint's success drew on her own participation in a wide variety of community groups and her goals for Extension. "We are facilitators as well as subject-matter educators," she explained later. "We need to be sensitive to the needs of our communities, and when you see a need, you're supposed to know what resources are available to meet it, and put the two together."



## Workshops Breed Programs

The first workshops were in Clifton, in the valley below the company town of Morenci. Enthusiasm there catalyzed repeat versions in two other county towns, and encouraged modified versions in three other Arizona counties hit by economic recession.

In Greenlee County, the workshops led to a community food bank, three job-training sessions by the Arizona Department of Education, Extension Service programs on saving for food and clothes, tax workshops on unemployment pay, and training of local clergy for counseling of stressed families.

The diverse group that planned the workshops has kept active to help the various service organizations in the county work cohesively with minimum duplication of efforts.

## Jobless Stress

The Clifton workshops began with an evening session about coping with stress, led by Douglas T. Dunn and Frank R. Williams, Extension specialists in community development and in family life for the University of Arizona College of Agriculture. The next day, separate workshops focused on money management, family conflict, job hunting, and personal stress.



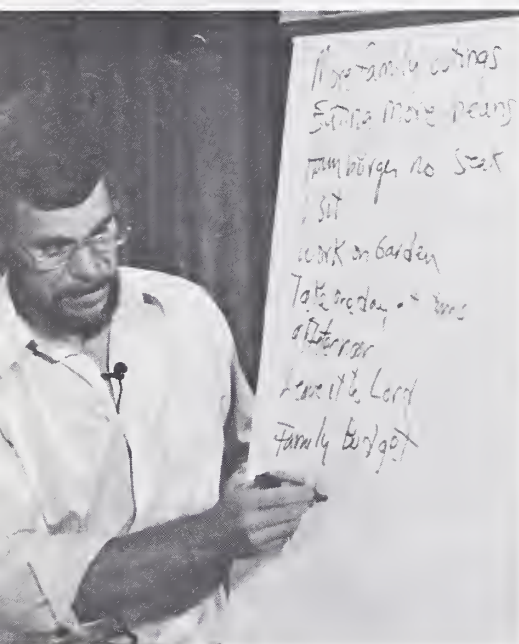
*Top: Participants in an afternoon workshop led by Frank R. Williams, Extension specialist in community development and family life, discuss ways to resolve family conflicts when unemployed.*

*Above: Harold Harman, Graham-Greenless Community Service Center, and Rev. Wilbur Nolte of the local Presbyterian church act out a role play to illustrate the advantages of "taking action" as opposed to "gripping" when in a jobless situation.*

Robert Bitsilly, laid off from the copper smelter, went to the workshops with his wife, Arlene. They said they picked up several good ideas about managing finances better and for dealing openly with tension. "This will really help us now because we just adopted two children last September and a newborn in December," said Arlene Bitsilly.

"We hadn't expected the mine to shut down," said her husband, who





*Top: West end of Clifton, Arizona, as viewed from the closed copper mine at Morenci. Severe layoffs at the mine resulted in a series of workshops for the jobless and their families.*

*Above: Douglas T. Dunn, Extension agent, lists suggestions from the audience on ways to cope with jobless stress during evening workshop for Clifton, Arizona's unemployed.*

looked for work in other towns during July. "These workshops will probably help us with getting by until I go back to work," he said. "And even after that, the things we've learned can still be helpful."

"It doesn't do people any good to sit around and worry and expect other people to make things better," said Chacon, a union official. "They have to do things to help themselves . . . and to help each other. That's one good thing they talked about in the first workshop."

He estimated that half of the people at that workshop were laid-off workers and their families. In all, 268 people attended, according to coordinator Flint. They filled the Clifton School cafeteria to standing-room capacity.

The meeting was lively. Role-playing skits jabbed an elbow amusingly at some of the unproductive ways people react to stress: arguing, blaming, worrying.

#### **TV Coverage**

An ABC television crew taping the workshop for a segment on "Good

Morning, America" added to the animation in the room. At the end of the program, the next day's four workshops were described and sign-up sheets collected. Participants took home a new listing of 44 community resources—agencies, groups, and programs—available to Greenlee County residents.

Attendance for the next day's workshops totaled 154 people. Some people went to more than one since each was scheduled three times. The sessions that Mabel Flint led about money management had the biggest turnout.

#### **Handling Disagreements**

Workshop leader Frank Williams drew much discussion from participants as he outlined a process for working out disagreements. He described how listening respectfully to each other's emotional involvement can clear the way for turning many "win-lose" conflicts into "win-win" decisions based on shared interests.

A persistent myth, told most often by people no longer afflicted, says that hard times bring a family closer together. "That's not true unless you work at it," said Williams.

Fifty-six people attended workshops on job hunting led by Lettie B. Cale of the Arizona Department of Education and employment counselor Roy McClellan of Mesa.

#### **Advice Appreciated**

Many participants expressed appreciation for specific ideas or advice given at the workshops. Another common theme was the benefit of community-wide involvement.

"It helped me to realize that some of my feelings are okay and are shared by others," wrote one person. □

# Teaching Essential Money Skills

Marilyn M. Furry  
Extension Family Research Management Specialist  
The Pennsylvania State University

Today, for most American families, the process of managing money is more difficult than ever. Among the influences adding stress to these money decisions are escalating energy and housing costs, declining real income, unemployment, and increasing numbers of both single-parent families and families with both partners in the workforce. That is why effective money management is being viewed as an essential skill for the 1980's.

For most families, this is a time of critical adjustment in financial management if they are to realize family and financial stability.

Pennsylvania has identified 16 Extension program priority areas for the

1980's and assigned to each a task force of state, regional, and county staff, as well as volunteer leaders. Family management of financial resources is one of the 16 priority areas, and its task force quickly targeted the development of money management skills as the most immediate need for Pennsylvania families. Then they faced the challenge of identifying needed specific money management skills and selecting suitable educational approaches to motivate families to develop such skills.

## Core of Program

The task force first considered the program goals for a curriculum for financial management. What information do individuals and families need to manage money effectively?

Which skills and processes are needed regardless of income level?

In answer to these questions, the committee identified a framework and enabling goals—goals that guide learners to desired end results for managing money. These enabling goals become the core for developing the program:

- Setting financial priorities in the family for short, intermediate and long time periods, along with the costs of these priorities

- Evaluating current and

and potential resources and situations

- Evaluating plans for saving and spending

- Evaluating controls and strategies for attaining financial goals within the family
- Evaluating credit history
- Evaluating the effectiveness of educational approaches

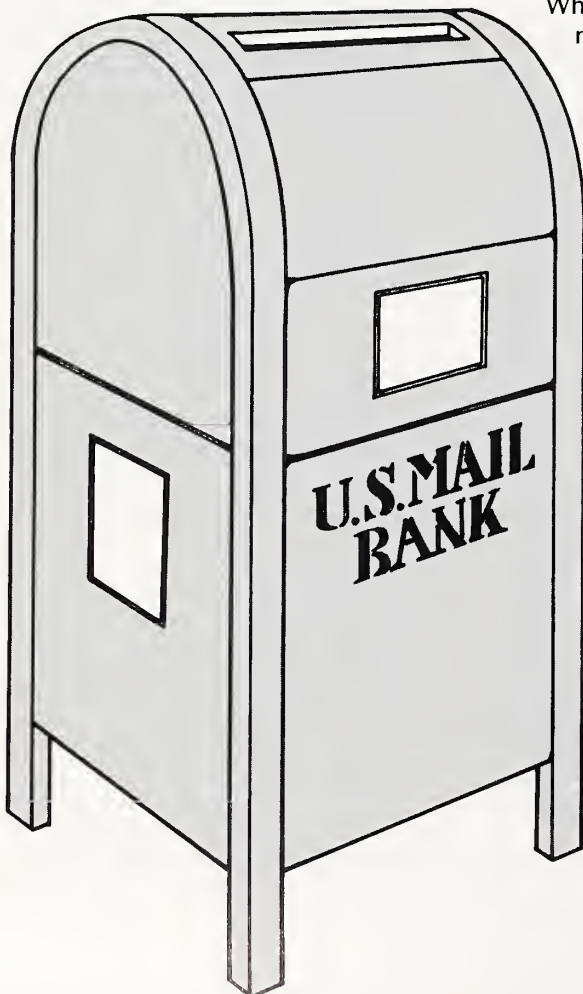
## Pilot Program

The medium is not the message, but in Pennsylvania selecting the right medium or media to deliver the program is as important as the actual program development. One concern was that the traditional meeting or series of meetings would not meet the needs of those we most wanted to reach: two-earner families, single parent families, families with one or more unemployed wage earners, and families without easy access to transportation.

At the same time, the task force was becoming aware of increasing evidence that adults plan and implement a great deal of learning on their own without direct professional help. The motivation for such learning is an overwhelming need, a task to perform, a problem to solve. Financial management fits the criteria very well and a series of learn-at-home lessons was decided upon. The task force also decided to pilot the program in selected counties. FY '82 became a developmental year with teams of county and area agents designing lessons.

The learn-at-home series included: "Family's Net Worth," "Achieving Financial Goals," "A System for Saving and Spending," "Your Credit History," and "A System for 'VIPs.'"

The state family resource management specialist designed evaluation tools for feedback on clarity of content and procedures as well as the effectiveness of the self-study method of learning. The lessons were reviewed by an editor in Ag Communications for readability and to achieve a consistent style and tone. Ten counties were chosen to pilot the lessons and collect data





between November 1981 and March 1982. Counties represented a cross section of populations that Extension could reach.

One hundred fifty-eight families began the series with a pretest and personal data questionnaire. After this information was returned to the Extension office, the first lesson was mailed to the family. With each lesson, the family had to complete and return an evaluation before they were sent the next lesson. A total of 47 families, or more than 30 percent, completed all five lessons.

Some descriptive data from this selected sample:

- More than 80 percent of the families included two parents in the household.
- More than 75 percent of the families lived in rural-nonfarm or suburban areas.
- More than 75 percent of the families had incomes between \$15,000 and \$30,000.
- Approximately 57 percent of the families had one earner; the wife worked as homemaker.
- In more than 71 percent of the families, the wife had responsibility for recordkeeping.
- More than 50 percent of the families completed a net worth statement as a result of lessons.
- More than 72 percent of the families had plans in progress to estimate the cost of each goal and set time limits for attaining each goal.
- More than 50 percent of the families were saving a designated portion of their income to achieve goals before making other expenditures.
- More than 45 percent of the families implemented a cash flow system for evaluating a saving and spending plan.

#### Statewide Projections

During FY '83, Pennsylvania's staff will extend "Families Managing

Money Learn at Home" to a statewide program. We are projecting that the program will be implemented in 50 counties and will reach a minimum of 4,500 families. We also project that the participating families will be adopting one or more financial practices such as:

- Have a current recordkeeping system
- Have a permanent recordkeeping system
- Establish a scheduled time for recordkeeping
- Create a specific space in the home for recordkeeping
- Use a safe deposit box
- Complete a balance sheet
- Estimate financial progress through a balance sheet
- Evaluate distribution of assets through a balance sheet
- Identify family goals
- Estimate the cost of each goal and the date for it to be achieved

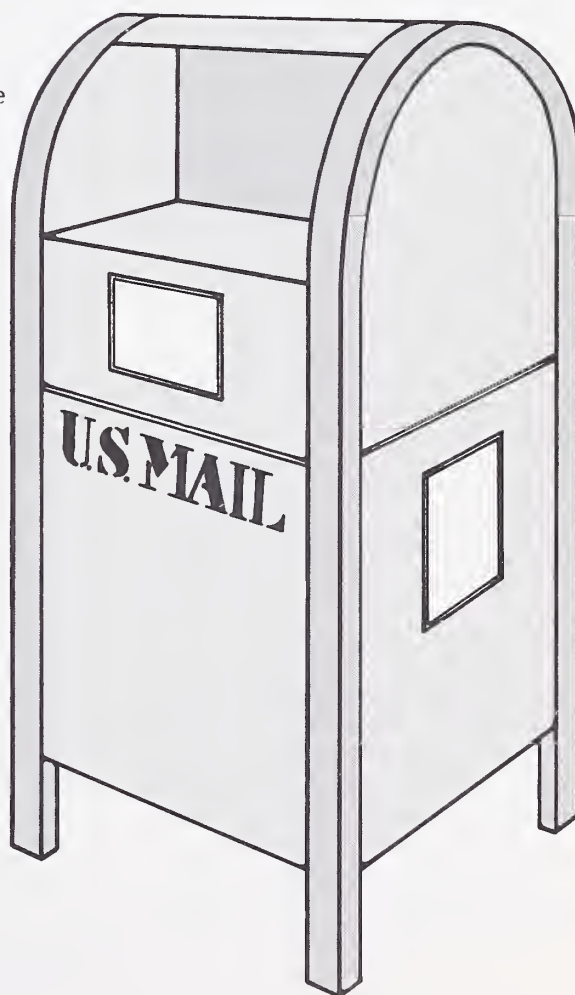
#### Media Targets

Besides the lessons, counties will receive news releases with instructions for localizing to publicize the program, as well as posters to display in their service areas. A public service announcement has been developed and is available for use on commercial television.

Statewide in-service education for county staff has been conducted on a regional schedule. If it is necessary to have a facilitating workshop for families requesting

assistance the staff has a variety of strategies and activities with which to respond.

While first steps have been taken for this programming emphasis, much remains to be done. The overall goal for FY '83 is continuing efforts to determine if the individualized study-at-home learning experiences are actually producing desired results. Evaluation research is an essential component of the process so that Extension staff can verify effective educational programs and assess changes promoted by the educational experiences. The task at hand is to meet the needs of Pennsylvania families while documenting the effectiveness of the approach. □





# Landlord-Tenant Laws — Forging a Delicate Balance

Betty Fleming  
Program Leader, Information and  
Communications Staff  
Extension Service, USDA



Tenants and landlords in Anchorage, Alaska, are benefiting from the “can do” attitude of Extension home economist Barbara Eichner. When it’s a tenant-landlord question, lawyers often look to her for information.

Alaska’s population grew rapidly in the early 1970’s when oil pipeline and related industries began to increase. Housing was scarce and problems were many. Very little legislation dealt with tenant-landlord problems. An *Alaska Landlord-Tenant Law* booklet was printed with Extension’s help. At first, many agencies handled housing questions but budget difficulties forced them to cut back services. Alaska Legal Services now only handles severe cases involving evictions. Rent control boards are closed. “Outside of paid legal help,” says Eichner, “we’re the only agency to help with ordinary consumer housing problems.”

In the fall of 1979, the consumer column of the state’s largest newspaper received a question relating to rentals and turned to the Extension Service for help. “We were able to provide the answer,” says Eichner, “and everything began snowballing. The Extension Service was propelled into the forefront as being an agen-

cy which would answer questions quickly, simply, and at no charge.”

## **Calls for Assistance**

Calls came from all over Alaska. “Alaska Legal Service, the consumer protection staff, municipal and state offices, the Governor’s office, University of Alaska Criminal Justice Center, and others referred people to us,” says Eichner. “We decided to set up some landlord-tenant seminars.” Word of the seminars helped Eichner get TV and radio airtime.

Since 1979, the home economist has conducted 25 housing education seminars reaching 412 landlords and 111 tenants; and 6 training sessions for housing counselors, Extension agents, and housing hotline employees. Eichner has done presentations for legislators, housing television programs, and radio programs. Over 3,500 housing phone calls have been handled by the Extension office. “Mostly by me,” says Eichner.

“In January 1980, I rewrote the *Alaska Landlord-Tenant Law* booklet,” says Eichner. “Calls and seminars made me acutely aware of unclear portions of the old booklet and the fact that it was primarily directed toward tenants with little help for landlords. Also in 1977, the Legislature passed an amendment to

the original law covering the rental of mobile home space which was not included in the original version of the booklet. This booklet was revised and made available to the public on November 1, 1980. The first run was 14,000 copies, all of which were spoken for before the run was completed.” The booklet is currently being revised, as four separate fliers, to reflect two 1982 amendments.

## **Landlord-Tenant Meeting**

Later in 1980, Eichner called a meeting of all agencies in the Anchorage area who dealt with landlord-tenant concerns to discuss the magnitude of the housing problem, and identify the services various agencies could offer. The Cooperative Extension Service was the only agency offering housing education on a regular basis. “The Municipal Housing and Community Services office will answer some calls if they’re not too busy,” says Eichner, “and Alaska Legal Services will assist low-income renters. All other agencies are making referrals to us.”

“Two Anchorage legislators are interested in instituting a review of the law and I will assist in that,” says Eichner. “Also, the agencies have been unanimous in deciding

*Whether she works with tenants, landlords, lawyers, or housing counselors, Barbara Eichner, Extension home economist, is a key source of information on consumer housing problems in the Anchorage area.*



that Cooperative Extension is a logical place for consumers to turn for this kind of educational help. Therefore, two other agencies will assist Extension in approaching the municipality for funding for a full- or part-time position to work exclusively in the housing area." This proposal is currently under consideration by Mayor Tony Knowles and indications are promising, reports Eichner.

#### Key Issues

The home economist identified some key goals in Extension's landlord-tenant education work:

- to increase landlord knowledge of the law and their responsibilities.
- to improve tenant awareness of tenant rights and responsibilities.
- to improve housing counselors and other educators' ability to guide clients in housing problems.
- to encourage landlords and tenants to solve minor housing disputes outside the court system.
- to encourage a statewide legislative review of Alaska statute 34.03, the Uniform Residential Landlord and Tenant Act. To bring to legislative attention the problems that landlords and tenants are unable to cope with under the current statute. To encourage the drafting of revised legislation.

#### Positive Results

What are the results of all this work? Eichner reports: "Extension's figures on phone calls and seminar attendance, as well as tabulations of the more common questions, are helping to justify a credit course on rental properties through the UAA Criminal Justice Center. This data has also been used to establish Alaska's first nonjudicial dispute resolution center with an executive director, case coordinator, and secretary." Eichner is vice-president and chairperson of the fund-raising committee.

In an evaluation survey of seminar participants, one landlord cited a savings of \$1,000 in attorney fees because of the information he obtained. Another landlord said he had completely rewritten his lease and agreement forms. Another has developed, for the first time in 8 years of rental housing, a checklist of conditions to use jointly with tenants when they move in and out. Tenants who attend the seminars say they feel more confident in using small claims court to resolve disputes.

Other results include an invitation from Anchorage Mayor Tony Knowles for Eichner to serve on a municipal rental housing committee,

and to chair city subcommittees on legislative action and social equity. Eichner also serves on the newly formed citizens housing review board for the HUD field office.

#### New Doors Open

Work in the landlord-tenant area has opened many new doors for the Alaska Cooperative Extension Service. "It illustrates clearly that the telephone is still an effective teaching tool," says Eichner, "and that the Extension Service can be up front with consumer education when we address issues that are timely and where there is expressed need. It also illustrates the multiplier effect. Other agencies are arranging seminars for their counselors. Other Extension agents we train will reach even more consumers. Every landlord trained should improve relationships with at least two other tenants."

"New cooperative relationships are being developed with agencies who formerly may not have known that the Extension Service existed. Every home economist knows that housing and consumer education are part of our work. It has been exciting and rewarding to put those two areas together in a new way in Alaska for the Cooperative Extension Service."

□



# Reviving the Rural Retailer

Kenneth E. Stone  
Extension Economist  
Iowa State University

The business districts of most rural small towns are visibly deteriorating. Some downtown retail outlets look more like "ghost towns" than the flourishing centers of commerce of former years. This article discusses the methods that Iowa State University Cooperative Extension Service is currently using to attempt to come to grips with the problem.

## Causes of Decline

The decline of rural small-town business districts has been caused by a combination of several things, but it is probable that the following factors have played a major role.

- The continual outmigration of farmers from the land has reduced the density of potential customers from the surrounding rural areas.
- The relatively good transportation system (farm-to-market roads, interstate highways, vehicles) has allowed rural residents to easily travel to metropolitan areas to shop.
- The "weeding out" efficiency of the Free Enterprise System has caused the demise of weak businesses.
- Large regional shopping malls in recent years have magnetized trade away from rural areas.

Once small town residents start leaving their own town to shop elsewhere, they become a party to a vicious cycle that causes the decline of the business district. Faced with declining sales, merchants reduce inventory and sometimes raise prices in an attempt to hold profits. This action causes residents to perceive hometown stores to be even less desirable shopping places and they leave town to shop more frequently. And so the cycle continues until many businesses are no longer viable, resulting in a debilitated business district and inconvenienced residents.

Many owners and managers of small businesses have had little, if any,

formal business training. Furthermore, many are not aware of the sources of management information and training available to them. It is little wonder then that they are baffled by the rapidly changing business environment and that so few are able to survive over an extended period of time.

## Business Management Process

Iowa State University Extension Service is attempting to integrate business management programs with community development programs. In other words, the business district is not considered a separate entity, but is considered a vital segment of the total community. Emphasis is placed on exerting the same energy to improving the business district as is expended in recruiting industry, providing schools and maintaining streets and parks and other town amenities. The business district is considered a valuable asset to be maintained and preserved.

Observations and past experience have indicated that businesses in small towns usually "sink together or swim together." Some type of logical sequence of programs seemed necessary to improve the status of the whole business community. The scattergun approach of many public institutions of holding a meeting here, helping a business there, did not seem conducive to promoting the desired integrated approach. Therefore, a four-part community business management program evolved.

## Fostering Awareness

It was found that the decline of small town business districts, though gradual and persistent, was not always recognized by the local residents and merchants. A program to create awareness and grab attention was needed. Through experimentation the trade area analysis program was developed to accomplish this goal.

## Trade Area Analysis

This is a two-part program based entirely on secondary data. The primary source is the annual Iowa Retail Sales and Use Tax Report. Other sources are the U.S. Census and commercial data.

In part one graphs are used to compare the 10-to 15-year trends of retail sales for several towns in the geographical area. Separate graphs illustrate different measures of a town's retail performance. Typical comparisons include: total sales before and after inflation, per capita sales, and pull factor (a proxy measure for the size of the trade area).

A town's current status is examined in detail in part two. Potential sales are computed for the whole town and for several merchandise groups. The potential sales are then compared to the town's actual sales showing the areas of surplus or leakage. The town is then compared to and ranked with several other towns of a similar size.

The trade area analysis program has been well received and seems to accomplish the desired goals. Generally the local news media will feature the findings of the analysis. The program establishes a common reference point from which to begin a more detailed program.

## Problem Definition

Most community leaders see a need for more precisely defining the underlying problems before developing a plan. The following actions are typically taken.

- The community survey is an excellent tool for delineating the trade area and for pinpointing why people shop where they do. Our Community Resource Development specialists usually encourage a complete survey to include sections on schools, recreational facilities, city





government, churches, and industry. The net effect is to bring town residents together to address *all* the town's problems.

- The image study consists of interviewing four or five groups of 6 to 10 consumers each. Their opinions are sought on various stores in the community. Transcripts are made and comments consolidated by businesses. The result is a quick and inexpensive collection of image perceptions for individual businesses and for the town as a whole.

- Merchant groups are encouraged to inventory the area of sales space for different types of stores. This is compared to the justifiable square feet to determine areas where the town is under-retailed or over-retailed.

### Long-range Planning

After the problems are delineated, community leaders are encouraged to develop a long-range plan for solving the problems. The recommended procedure is to establish a retail strategy committee which will formulate plans for solving problems such as: recruiting needed businesses; providing more convenient store opening hours; securing more parking space; developing meaningful promotions; and educating other merchants. This is the most important and most difficult step. A written plan with citizen input is encouraged.

### Immediate Action Programs

After the strategy committee has formulated plans and gained com-

munity consensus, the plans are put into practice. Some solutions will be long range and may require the raising of funds in some manner.

However, other actions can be initiated promptly. The merchant education programs can usually be started quickly and inexpensively. Examples of these programs follow:

- **Customer Relations.** Aimed at training manager and employees to improve business through serving customers better.
- **Market Strategy.** The determination of market opportunities that can be exploited with available resources.
- **Financial Management.** Includes a broad range of subjects from loan applications to collecting accounts receivables.
- Other programs as required.

Throughout the entire process, assistance is made available to individual businesses through Extension specialists and through the Small Business Development Centers.

### Results

Several towns are in various stages of the process and results have been mixed. In general, the following results have been noticed among participating towns:

- Better merchant cooperation and community spirit.
- Keener awareness of retail trade status.
- More awareness of customer wants and needs.
- A synergistic effect where individual businesses become stronger as the entire community improves.

The primary thrust of the program is to place business management programs in a community development framework. Most importantly, town residents and merchants are reminded that by working together, they can make the business district and the town better. □

# Boosting Sales the Co-Op Way

Robert Rost  
Extension Information Representative  
Oregon State University

"I tried marketing my own produce last year and ran the wheels off my truck," says Bill Waidner, small farmer in the Salem area of Oregon. "It's really tough trying to sell produce and run a farm at the same time."

Small farmers don't ordinarily have readily available marketing outlets for their produce. Because a lot of small farmers agreed with Waidner, and because of the organizing skills offered by Extension at Oregon State University, a small farmers' cooperative—the Willamette Growers' Association—is now a reality.

Ken Wilmarth, former director of the OSU Extension Small Farm Family Assistance Program, and VISTA volunteer Mike Becker worked together to help Salem area small farmers realize the marketing opportunities that forming a co-op would give them.

Oregon State University Extension agent John Burt supervised Wilmarth and Becker on the small farmer cooperative project.

## Meeting Marketing Needs

The Willamette Valley Growers' Association serves the marketing needs of Salem area small farmers by giving them a single produce marketing outlet.

They have been retailing and wholesaling their fruits and vegetables to consumers, small restaurants, and educational institutions in the Salem area.

The members were assessed a fee of \$200 per acre of produce they intended to market through the co-op to generate capital needed to set the business up and hire employees.



John Burt, Extension agent (left), Ken Wilmarth, former director of the Oregon State University Extension Small Farm Family Assistance Program (center), and VISTA volunteer Mike Becker stand inside the small-scale farmers' cooperative they helped organize in the Salem area of Oregon.

The \$200 fee is refundable at the end of the growing season when the co-op's books are closed. Members are paid one-half the value of their produce within 30 days after it is delivered to the co-op. They get the rest of their money at the end of the season.

## Stormy Period

The cooperative opened only after a long and sometimes stormy period of soul-searching on the part of the small farmers.

"Initially, it was difficult to get people interested in the cooperative," Becker recalls. "Cooperatives had left a bad taste in many peoples' mouths."

## Turn of the Tide

"The tide began to turn when we were able to convince some of the people who were against it to give the cooperative idea one more try," Becker continued. "We appointed a steering committee composed of

interested farmers who looked into the details of starting the co-op and eventually everything worked out."

## A Successful Enterprise

Wilmarth says the best thing to come out of the formation of the Willamette Valley Growers' Association is the realization by small farmers that they are a unique group of people with special needs.

"All the effort that's gone into helping small farmers has made them aware of their problems, their opportunities, and of each other," says Wilmarth.

"We helped them identify the cooperative as one of their opportunities and helped them start it—now they are going to take over and run it themselves. In everything we've been trying to do, that's our biggest accomplishment." □



# Smart Choices for Hard Times

Judy McKenna  
Extension Specialist, Family Resource  
Management  
Colorado State University

Our educational emphasis, as we encounter uncertain economic times, is directed to helping people expand their resource base. During the seventies we dealt with problems related to high inflation. Many people found that their incomes were not keeping up with the increase in food and energy prices. Young people were having a hard time handling housing prices in addition to food, energy, and clothing costs. Our theme in Extension education frequently focused on living more simply and making do with what we had.

As we move away from high inflation, we encounter significant problems as the unemployment rates continue to rise. It is estimated that more than 11.3 million persons are unemployed.

Although the situation is shifting from inflation squeezes on income to reduced income from unemployment the ways we increase our resource base are similar and include:

- Increasing family income by doing a variety of jobs, encouraging children to put their talents to work, turning hobbies into money-making opportunities, and maximizing return on investments and upgrading job skills.
- Doing volunteer work in lieu of financial obligations, and bartering with friends and neighbors.
- Paying less through comparison shopping, purchasing the best value, taking all tax deductions and credits, while paying the least credit costs possible.
- Maximizing resources by using family groups to do tasks you cannot do alone; asking neighbors to share meal preparation, pet and house watching; taking advantage of free or low-cost neighborhood events; and taking advantage of discounts for seniors or youth.

- Buying used items at garage sales or recycled shops or borrowing used items from friends and family.
- Shifting entertainment habits to less expensive ones at home.

## **"Choices" Slide Set**

In order to make these ideas visual we developed a slide set called "Choices, Choices, Choices." The theme was to emphasize the wide range of opportunities for many family types throughout a lifetime. In the slide set the viewer encounters single people, couples with children, parents without partners, and retirees.

These families face and manage a number of common problems: clarifying goals, using credit, supporting a dependent parent, keeping records, selecting insurance, managing food choices by careful shopping and gardening and planning for retirement.

The objectives in developing this visual aid apply in times of unemployment and high inflation are aimed at developing resource management skills. The underlying ideas are to emphasize the positive effects of financial planning and to suggest the consequences of not planning; and especially to give people the feeling that they are in charge and can manage their own destiny.

## **Toward A Responsible Mode**

An expression common to Extension is, "We help people help themselves." One of the ways this can be accomplished is to give people the confidence needed to control and be responsible for their own actions, rewards, and consequences. A concept studied by psychologists and educators is called "locus of control." It basically says that people behave according to an "external" or "internal locus of control." People who think that everything that

happens to them is because of luck, chance, or fate are considered "external." People who believe that most of what happens to them is because of their own choices, behavior, and actions are "internal." Experiments have successfully shown that by being aware, externally oriented people learn to shift toward a more self responsible mode of thinking and acting.

The name of the slide set, then, was not accidental. It was designed to expand the thinking of people to consider a wider range of choices than they had previously considered.

## **Potential Impact**

Has the slide set been useful? The answer is a definite yes. It is being used in retail stores, credit counseling services, universities, health departments, Extension offices, high schools, medical centers, federal savings companies, and family service centers in 34 states and 3 Canadian provinces. With an average of 10 showings per state each year reaching 20 people at each showing, the potential impact is estimated conservatively at 7,400 contacts. If each of these contacts saved \$50 per year by reducing credit costs, keeping track of expenditures through improved recordkeeping methods, planning ahead for unexpected expenses such as medical or automobile costs, or by careful tax planning or other ideas, the total savings would be \$370,000 for one year.

The challenge to find new and creative ways to help people with resource management is ever present. Media presentations such as this one help make people feel they are capable of providing their own solutions. □

# Helping the Hmong in Minnesota

Donald Breneman  
Extension Communication Specialist  
University of Minnesota

There are 11 children; the mother attends school to learn English; an aged grandmother does most of the cooking. How do you help a family like this eat balanced meals on only \$540 a month?

This is one of many challenges facing the Minnesota Agricultural Extension Service as it helps Hmong and other Asian refugees overcome monumental cultural barriers and become productive members of American society.

There are about 12,000-15,000 Hmong refugees in the Minneapolis-St. Paul metropolitan area. They are refugees from Laos, many of whom are victims of the Communist takeover of that country. Help comes from the Expanded Food and Nutrition Education Program (EFNEP), community garden projects, 4-H activities, and a unique commercial gardening project that uses the refugees' basic agricultural skills.

## New Foods, New Ways

Ue Yang prepares a hot dish of rice, celery, green peppers, onions, tomatoes, and cheese for a refugee family of seven. Earlier that morning, she had taken the mother for a shopping lesson at a local supermarket. She showed her which items were in season, which were good buys, and which items qualified for her Women, Infants and Children (WIC) Program food coupons.

Ue is a multilingual Hmong program assistant with the EFNEP program in Ramsey County. The hot dish she prepared introduces cheese into the Hmong diet.

Evelyn Dose, urban Extension agent working with the Ramsey County EFNEP program explains, "Milk and milk products were not part of their native diet. But we're trying to introduce these foods because milk and



cheese are a relatively cheap protein source." She says the Hmong don't understand seasonal food price fluctuations and prefer to eat fresh produce all winter. "Canned and frozen food are new to them and many don't understand enough English to follow label directions."

The Ramsey County program serves about 75 Asian families with a staff of three program assistants. Most families are referred to the EFNEP program by welfare agencies or the WIC program.

## Need for Infant Nutrition

The Hennepin County EFNEP program also serves about 75 families. Urban Extension agent Lavonne Misner believes there is a need for a much larger program if funds were available. She is also concerned about the lack of dairy products and the dependence on fresh produce in the Hmong diets.

Infant nutrition is a critical problem, she points out. "They get many



Above: Ue Yang, a program assistant with the Minnesota EFNEP program (left) points out seasonal good buys in fresh produce to Xia Lee, a Hmong refugee new to the United States, in an educational shopping trip in a St. Paul supermarket. She also shows Lee dairy products that can be purchased with Women, Infants and Children (WIC) Program food coupons.



*Below and lower left: Yang prepares a hot dish with rice and vegetables that also contains cheese for the Lee family. She uses dishes such as this to introduce nutritional dairy products into the diet of Hmong refugees. After sampling the food, Jerry Lee smiles his approval.*

*Lower right: Ramsey County 4-H'ers, many of them Hmong refugees, tour a dairy farm in St. Croix County, Wisconsin. The event, jointly sponsored by the Extension offices of St. Croix and Ramsey Counties, treated over 450 inner-city youth and parents to a day on the farm.*



referrals from health department nurses regarding malnourished children. They don't understand the difference between being full and having good nutrition," Misner says.



"They tend to fill babies up, but not with the correct foods. We try to teach them what babies need to grow and what to feed them."

Both Misner and Dose are optimistic about the future of groups they have worked with. The Hmong change habits rapidly and want to adapt.

### Industrious Farmers

In another part of Ramsey County, Karen Gensmer walks down a path separating a plot of perfectly spaced lettuce and one of pickle-sized cucumbers. "Just try and find a weed in these fields," she says. "All the weeding is done by hand. They don't have rototillers or tractors. The Hmong are the most industrious people I've ever met, and I grew up on a Minnesota farm so I know about hard work."

Gensmer is manager of the Hmong Family Farming Project, started this year by the Ramsey County Extension Office with funds from private foundations. Its goal is to make self-sufficient market gardeners of the 50 Hmong families in the county.

"It's the first time such organized effort has been tried," says Gensmer. "There have been a few cases where refugees were offered free land, but there were no efforts to help them make their farming successful. We're trying to teach them the American way of gardening."

Gensmer, who has a background in horticulture from the University of Minnesota, walks the fields several times a week to spot trouble, answer questions and dispense seeds and pesticides.

Pesticides used on the plot are an American version of alternate technology. Because so many little children run through the fields playing, while their parents and grandparents stoop to pick weeds or gather an armful of cucumbers, most of the pesticides used are organic.

### Sponsors Provide Necessities

Lack of rain was the biggest problem during the recent hot summer, but the city of Oakdale—where the



*Below: Karen Gensmer, project consultant with Agricultural Extension Service's Ramsey County office in St. Paul, Minn., checks the broccoli crop on the 20-acre Hmong family farming site. This pilot project was designed to help Hmong refugees learn truck farming and become self-sufficient market gardeners. Fifty Hmong families participated in the project.*



*Lower left and right: An Extension-sponsored farmers' market in St. Paul gave Hmong gardeners training in marketing as well as production of vegetable crops. Joe Peterson, Extension agent from Ramsey County (right), gives marketing tips to two Hmong gardeners at the farmers market. Peterson was instrumental in developing a commercial horticulture project for Hmong refugees in Ramsey County.*



garden plots are located—donated a fire truck that served as a moving water tank.

Essentially everything was donated this first year: seeds, chemicals, tools, and lands. The main sponsors are the Northwest Area Foundation and the St. Paul Foundation. There were also grants from the F. R. Bigelow Foundation and the McKnight Foundation. The land, totaling 26 acres, was provided by an individual donor and 3M Corporation.

The idea for the garden project came from Hmong interest in a Ramsey County Extension program providing community garden plots for family gardeners. County Extension agent Joe Peterson said about 60 percent of the people who participated in the program during the past 2 years were Hmong.

Peterson provided the developmental leadership for the commercial garden project, developing the pro-

posal and obtaining the private funding from the local foundations and companies. Karen Gensmer was hired to provide technical assistance to the participants on a daily basis.

### **Farming: A Hmong Skill**

Sang Vang, a St. Paul Hmong community leader, helped recruit participants. He says, "Farming was our background for centuries, but during the war in Indochina we became soldiers. Even during the war the soldiers grew vegetables. The Hmong like farming."

Because of the garden project's success, a more comprehensive plan that could include 600-800 families in 4 years is now being developed by the Minnesota Agricultural Extension Service. This program may include the production of vegetable and specialty crops for wholesale markets; the operation of processing facilities; the development of a greenhouse operation for off-season production; and the establishment of an affiliated livestock enterprise focusing on chicken and piglet production. According to John Hoyt, the consultant to the director of the Minnesota Agricultural Extension Service, several private and public sources have encouraged submission of the proposal.

### **Overcoming the Barriers**

The Hmong sold their produce at a stand at the Oakdale site and at farmers' markets operating throughout the Ramsey County area. Prices were kept competitive with other local growers to teach the Hmong marketing techniques and to avoid charges of unfair competition from other truck gardeners. The Hmong did a good business, according to Gensmer, but their greatest success was being able to sell to the American public face to face for the first time. The Hmong had overcome difficult cultural and language barriers. □



# EFNEP—Sensitive to Refugees

Forrest D. Cress  
Extension Communications Specialist  
University of California, Riverside

Rosemarie Legg is a very special person to a small community of Hmong families in Southern California.

Because of Hmong language and culture, communicating with these refugees from Laos hasn't been easy for Legg, but she perseveres.

Legg is a 3-year veteran nutrition education assistant of University of California Cooperative Extension's Expanded Food and Nutrition Education Program (EFNEP) in Riverside County. Funded through the U.S. Department of Agriculture, EFNEP is aimed at teaching California's low-income families how to get the most nutrition for their food dollars.

Her work area includes the small neighboring cities of Banning and Beaumont. The Hmong families she serves all live in a low-cost housing tract at Banning.

## Fled War-Torn Zone

Some of the Hmong families in Banning have been in the United States for more than 5 years, having left their homeland prior to or immediately following its takeover by the Communists in 1975. Others fled into remote forests of Laos where they continued to fight their enemy or escaped to safety in Thailand before finding their way to America, some as recently as the spring of 1981. They receive aid in California through the state's Office of Refugee Services, California Department of Social Services.

## A Clan Identity

"The Hmong live in extended families organized along clan lines," Legg explains. "These clans provide them with their sense of identity as a part of a coherent social structure. Unlike us, the Hmong are not individualistic; they put the good of the clan and the family as a whole before that of the individual."

Leader of Banning's Hmong community is Youa Yao Yang, 36. He and his wife and seven children came to America 3 years ago. They moved to Banning last year from Orange County.

## Difficulties

His people's three main problems today in Banning, according to Yang, are health, work experience, and job training. "Many of my people come to this country in poor health," he says. "Medical costs are very high here, and we are poor. When we look for a job, we're asked if we can speak English. We need help to learn English and job training."

The Hmong in Banning pose a challenge to Rosemarie Legg in her EFNEP work as well as others such as VISTA volunteers who are attempting to help them make the transition to a new culture—the American way.

As a nutrition education assistant, Rosemarie Legg began working with Banning's Hmong families in September 1981 through Laotian Community, Inc., which then had an office in Banning. Assisted by an interpreter, she started visiting their homes with the intent of explaining nutrition and American food purchasing. "Even with an interpreter," Legg says, "I soon realized that the level of information I was giving them on nutrition was over their heads." Legg switched to another approach, the one she's using today—group instruction.

## Training Sessions

Some 20 to 30 Hmong women as well as a few of their husbands generally turn up for her nutrition training sessions. All of the women are enrolled in the EFNEP program. At a typical session, usually lasting 1 to 2 hours, she'll make full use of flash cards. After reviewing in simple terms the nutritional importance of the basic food groups, Legg takes

out the cards and asks the audience questions aimed at testing their nutrition knowledge. This approach also serves as a basic English lesson.

Soon after she began working with the adults, she recognized a need to form an informal group with their children. Although attending school and usually more fluent in English than their parents, the Hmong children still face a language barrier with their fellow American students. Also, lack of transportation restricts their participation in after school activities.

"I thought of 4-H as a way for the children to pick up on their English and to become more involved in youth activities," she says.

Today, 35 Hmong girls, ranging in age from 8 to 19, are members of a new 4-H Mountaineers Club.

## Prizes for Jam

One of the first activities of the 4-H Mountaineers Club was to make jam and can tomatoes. Legg had club members pick plums from a tree at her home and then took the Hmong girls through all the steps in making jam. Entering their canned plum jam at the annual Hemet Fair near Banning, most won first-prize ribbons.

More recently, on her own time, and after her working day, Legg introduced her 4-H club members to crocheting and needlepoint. "Although Hmong women do fine embroidery, crocheting and needlepoint were new to them,"

Legg's advisor, Eunice Williamson, a Cooperative Extension family and consumer sciences advisor for Riverside County, comments: "Her programs demonstrate how EFNEP and 4-H do go together and one of the reasons why 15 percent of all EFNEP funds are earmarked for youth." □

# Sew for Pay: A Traditional Career Redesigned

Evelyn L. Brannon  
Extension Clothing Specialist  
Auburn University, Alabama

*"I'm going home and review my price list. I've been selling myself short."*

*"I never realized all the possibilities. I thought sewing for pay meant being a dressmaker."*

*"I'm not good at fitting, but I think I'll specialize in children's clothes where fitting chores won't be so demanding."*

*"I enjoyed the program and learned a lot but I've decided that sewing for pay is not for me."*

These are comments of participants attending Alabama's "Sew for Pay" seminars, a program designed to enlighten seamstresses about the possibilities of using their talents for profit. Assisting in conducting these seminars was clothing specialist Lenda Jo Anderson.

Traditionally, sewing was the occupation of last resort for women—something they did because they couldn't do anything else. That image has changed. Today, sewing for pay is a creative, exciting challenging career with many options beyond traditional dressmaking.

## Homemakers Respond

Many Alabama homemakers are finding that sewing for pay is for them. Consequently, they responded—about 650 of them—when Extension announced a series of "Sew for Pay" seminars.

Our purpose in these seminars is to:

- share the many options in designing a sewing-based business
- acquaint homemakers with available resources
- provide a checklist of questions to ask and decisions to make before launching a business
- illustrate methods for determining a pricing structure that meets income goals

The participant's own unique situation, location, mix of interests, talents and skills lead to a plan for a successful sewing-based business.

The opening words of a "Sew for Pay" seminar put the accent on professionalism, individual initiative, careful research, and planning. And, there it stays during the day-long meetings conducted by Alabama clothing specialists.

## Why Seminars?

In 1980, specialists and county agents for home economics began to note a rising interest in sewing for pay. Several states shared information on workshops they were conducting. Requests for information on pricing and related matters came in from home-bound homemakers with child care responsibilities, retired people, laid-off sewing factory workers, and others interested in ways to increase their income using an existing skill—sewing.

To answer some of the questions, we developed a series of handouts on planning for small home-based business, pricing, skill development, resources, and organization of time, space, and sewing processes. The handouts, coordinated with slides and other visuals, became the basis of the "Sew for Pay" seminar.

Seminars are divided into two sessions: "The Business Side of Sewing" and "Putting It All Together." Sprinkled through the day are case studies of people with successful sewing businesses.

Displays set up at each seminar include books, newsletters, pamphlets, notions, magazines, and other resource materials related to sewing and home-based businesses. Participants are encouraged to examine the materials during breaks. Resource lists are provided for those who wish to follow up later.



## Why Area Meetings?

Piloting "Sew for Pay" seminars in counties showed that a large, varied audience provided the best atmosphere for learning. Area meetings bring together people from urban and rural counties, people in dressmaking, and others working on product development, skilled and less skilled seamstresses. Questions and comments from the audience enrich the exchange of information.

To encourage lively discussions, specialists pose the question, "Are you in competition with each other in your sewing-for-pay businesses?" Since the demand for sewing services outstrips available seamstresses and options of specialization and product development exist, most participants soon agree that the answer is "no." Once the competitive fears evaporate, the audience feels free to share information and to suggest solutions to shared problems.

Invariably one or two people in the audiences have highly developed and, sometimes, unique sewing businesses. Their comments and suggestions become part of the day's program and inspire the entire audience.





invited to participate in an area meeting. Agents in counties surrounding the site often organize car-pools so clients can travel at minimum expense to nearby towns for the program.

Thus far, five county special-interest meetings with attendance ranging from 12 to 48 and seven area meetings with attendance ranging from 40 to 143 have been conducted. Many participants are new to Extension. Agents and specialists are often showered by requests from enthusiastic participants for additional information on specific topics. The most popular request is for follow-up meetings on fitting techniques.



#### Publicity Packets

To reach people interested in sewing for pay with information about the seminars, county agents use news articles and photos in local papers, radio public service spots, newsletter announcements, and posters in local fabric outlets. To assist them in this effort, each receives a publicity packet (including an action photo, cutline, and news article) 1 month before the date of the meeting. Agents in up to 11 counties may receive the packet and be

"Sew for Pay" seminars are only part of the effort to assist sewing entrepreneurs. Radio programs, television interviews, and news articles often include information for or about sewing professionals. Columns in the *Retailer's Newsletter* (published quarterly and distributed by agents to local fabric retailers) keep retailers in touch with the interests of dressmakers. One popular hand-out distributed to the public, "How to Work With A Dressmaker," helps inform nonsewers about pattern and fabric selection and dressmaker practices.

#### Future Plans

Interest in sewing for pay continues strong, spurred on perhaps by gloomy economic news. Nine more "Sew for Pay" area meetings are planned for next year.

In answer to many requests, a new "Sew for Pay" newsletter is published quarterly and distributed by county agents to clients. The purpose of the newsletter is to update topics covered in the seminar, to introduce special interest topics like copyright procedures and to pass along the latest sewing and fitting techniques. The newsletter will provide the vehicle for a follow-up evaluation on how seminar information is being used by participants in their businesses.

After attending a seminar, some participants decide to pursue sewing for pay immediately. Others use the information to modify their existing business. Still others file the information for later use. Some choose dressmaking. Others decide to specialize or design a product they can sell to the public. A few decide that sewing for pay is not for them.

The emphasis in a "Sew for Pay" seminar is on positive decisionmaking based on research and planning. Even deciding not to pursue sewing for pay is a positive decision since it was made after exploring the possibilities and before investing time and money.

The success and popularity of the "Sew for Pay" seminars prove that Extension home economists can do an effective job of assisting people in the formation of small, home-based businesses. □

# Custom Sewing— A Successful Home Business

Joyce Ann Smith  
Extension Specialist, Clothing  
The Ohio State University

Do you have an Extension program that can attract two to three times the anticipated audience regardless of location? Extension home economists in Ohio have done just that with programs on custom sewing as a home-based business. Whether called **Selling Sewing Services, Sewing for Profit, or Custom Dressmaking—Your Profession**, a need has definitely been identified.

The traditional approach to Extension home economics programs has been to help people use resources most effectively as consumers. These same skills can be used to produce income and many homemakers are interested in doing just that. Contributing forces include rising inflation and the desire by many women to experience job satisfaction. That little town dressmaker whom others envision behind a sewing machine is emerging as a business professional to be respected and valued.

The success of custom sewing programs in Ohio is due directly to the efforts of county and area Extension home economists. These home economists have identified key local resources, effectively publicized and organized workshops, and gained the confidence and credibility of participants.

## Business Angle

Consumers attending **Sewing for Profit** programs usually have the skills but lack business experience. This is where Extension in Ohio steps in. Workshops focus on the business aspects of custom sewing with special emphasis on a business in the home. Workshops follow a similar format. An initial session sets the stage with "Is Custom Sewing for You?"

The highlight of all workshops is a panel discussion by successful custom sewers. Panel members represent dressmaking, alterations,

upholstering, window treatments and crafts. These successful custom sewers share their joys, heartaches, and learnings gained through the school of hard knocks. They offer encouragement to workshop participants and credibility to the program content.

A special quality of this session is seeing women helping women. Those who have been successful readily share experiences.

## SBA Role

The Small Business Administration (SBA) plays a vital role in Ohio in custom sewing workshops. Homemakers discover the many services provided by SBA as well as important considerations of home business activities.

The final session on "Selling Strategies" addresses topics such as competitive pricing, specialization, advertising, and business practices.

The initial workshop focused on dressmaking and alterations. However, suggestions from local planning committees have helped subsequent programs better address local needs and interests.

## Evaluation

What does interest in home-based custom sewing businesses mean? Is it a fad, a popular program to attend passively, or has it made a difference? Delayed mail evaluations show that workshops have stimulated critical thinking and action. As a result of the workshop, behavior changes indicated on evaluations included "started my own business," "made inquiries about government regulations," "ran an advertisement," "keeping track of hours to determine fair price," and "set time aside to sew and use time and energy more efficiently."

## Goal: Increased Income

One goal of the workshops was to help participants increase their

income. When asked the question on a delayed evaluation, approximately 50 percent of the respondents (or 25 percent of those actually attending the workshops) said their income had increased.

Besides increased income, another benefit of the workshops has emerged. Self-concept of participants has increased along with a feeling that custom sewing is a profession—an important one. One participant reported a greater appreciation of the value of her time and skill. The level of the profession and the person doing it has been raised in the eyes of the custom sewer as a result of the workshops. One of the panelists who was already very successful reported an attitude change in this way: "Being involved in the panel made me feel much more of a professional than I had before. I felt a bit of exposure in the business world that I don't usually get in my at-home business."

Helping women feel better about themselves and the value and potential of their skills are worthwhile goals.

## Raised Professionalism

Experienced custom dressmakers attending workshops appreciate the attention given to them and to their profession. They appreciate that others believe their work is important. Participants readily share successes and failures with colleagues. A group in one area of the state hopes to meet more frequently and has formed an advisory committee to plan programs. One member said she was very busy but was willing to give up 1 day a month to grow professionally. The group is interested in developing business skills as well as keeping current with sewing-related information. In a sense, a new professional society is forming.

□



# Computers Speed Marketing of Feeder Pigs

Barry W. Jones  
Extension Communications Specialist  
Mississippi State University  
and  
Jimmy A. Bonner  
Extension Writer/Editor  
Mississippi State University



*Ed Elliott, an Extension livestock specialist in Mississippi, operates a microcomputer to turn a time-consuming, cumbersome recording process into an efficient sale operation for the Laurel Feeder Pig Association in Laurel, Miss. Elliott helped introduce the use of microcomputers into the south Mississippi operation.*

Pigs have joined the computer generation in Laurel, Mississippi.

Anyone who doubts this achievement should visit the feeder pig sale held in Laurel the third Tuesday of each month. Computer technology has become a welcome and integral part of this sale.

The largest of eight feeder pig sales in the state, the Laurel sale averages more than 2,000 pigs each month and provides an ideal setting for animal science and marketing experts to use computer technology in the livestock auction business.

## **First Use of Microcomputers**

Use of computer science at the sale has blossomed since the introduction 2 years ago of microcomputers. The computer performs a host of sale functions, including assigning animals to pens, keeping sale records and writing producers' checks.

The speed and accuracy of computer technology also greatly

improves sale efficiency while holding errors associated with the sale to near nonexistent levels.

The idea for introducing the computer age to pigs originated at a brain-storming session held in 1979 by Mississippi Cooperative Extension Service (MCES) livestock specialist Ed Elliott and Dr. Duane Tucker.

"I collected as much information on computers as I could, and a local dealer agreed to order the equipment for a demonstration," Elliott says. "The dealer also wanted to see what it would do in a situation like this."

## **Demonstration Before Board**

Elliott presented the information and demonstrated the computer to the Board of Directors of the Feeder Pig Association. After the demonstration, the Board agreed to buy it.

Elliott says the computer has successfully shouldered the entire

burden of the sale since February 1980. Programming "bugs" have been solved, and Elliott says the computer is a mainstay at the Laurel sale.

The computer is programmed to perform a number of functions at the sale from check-in point to sale close. It records weights, grades and makes pen assignments as pigs are checked in.

## **Tally Sheet**

Once an individual producer has had pigs graded, weighed and assigned to pens, the computer prints a tally sheet for the producer and sale officials. The producer knows how many pigs were checked in, their weights, grades and pen locations.

"We figured that the computer paid for itself after 16 months of use," Elliott says. "We feel like it's definitely been a good investment for us."

An educational benefit for the Extension Service is that the computer provides county agents with summaries of pigs sold from particular counties.

"We are also using the computer to print checks for producers at the same time we provide summary sheets after the sale," Elliott says. "This makes the sale even more efficient."

## **Nearly Error-Free**

"The computer has helped us cut down on the number of people it takes to run a feeder pig sale," says retired Jones County Extension Agent Harold Hardee, who is sale manager for the feeder pig association. "But, even more important, it has cut our errors almost to zero."

The computer is an idea whose time has come for the feeder pig sale at Laurel. □

# Marketing Cooperative Extension

Robert Topor  
Assistant Director  
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How can we accurately assess consumer needs? How can we efficiently match programs to consumer needs? How should we "position" our educational services in the complex nonprofit marketplace? How do we identify user audiences? How do we let others know about our organization? What role does communication play in the process?

These questions can be answered, but to do so requires a basic understanding of marketing. Once we accept the idea that marketing concepts and principles can be adapted to not-for-profit organizations like Cooperative Extension, it also becomes evident that marketing can help us to more effectively meet the needs of the various markets and publics we serve.

## Why Consider Marketing?

Nonprofit organizations are realizing that dedicated program delivery no longer guarantees continued success. Declining purchasing power, an inflationary economy, and limited budgets have threatened many nonprofit organizations. Despite dedicated efforts to create and deliver meaningful programs, Cooperative Extension may find that Federal, state, and county pursestrings are drawing tighter and tighter. One way to minimize potential problems is to adapt marketing principles that have been successful for other nonprofit groups.

## Different Audiences

The marketing task for a *profit-motivated* company is simple: identify consumer needs, then develop, produce, promote, and deliver a product to meet those needs. This process works because the company has one primary constituency for which it provides products and from which it receives funds. Cooperative Extension operates in a much more complex arena. It has multiple constituencies: "*clients*" to whom it pro-

vides services and *funding sources* from which it receives financial resources.

The profit-motivated corporation has one marketing function—facilitating a direct two-way exchange—which includes resources allocation (providing goods in the form of products) and resource attraction (obtaining revenue). This exchange is carefully controlled to generate a profit.

In contrast, the nonprofit organization must approach these two marketing tasks separately because they involve different (and possibly unrelated) constituencies.

This inherent dichotomy can be an asset, however; it can provide flexibility. Cooperative Extension does not have to use the same approach for "*clients*" as it uses to influence funding sources. On the other hand, this flexibility makes the marketing task more complex. There are two different functions to perform. There are two different "*clients*" to satisfy. To be successful, we must satisfy all parties.

## Attracting Resources

Generally a nonprofit organization can attract resources (funding) through two methods: advertising and personal selling. Advertising is used to generate support from a large number of constituents. Personal selling is used when constituents are highly identifiable. Program clients can be persuaded through advertising or promotion of services.

## Divide and Conquer!

To generate resources while also enlisting program support is a highly sophisticated marketing task that requires all the basic elements of business-oriented marketing. The first assignment is a dual one. The vast potential audience must be segmented into homogeneous groups. This can be done by sub-

dividing the audience demographically (age, sex, ethnic background), geographically (residence locations), or psychographically (lifestyle). This "audience segmentation" is necessary to determine which message or appeal is most effective for each service (or "product").

## Need for Communication

We can have the best programs, provide the most helpful educational information, effectively target activities to "*clients*," and evoke positive changes, but much of the result is lost if our efforts are not recognized by the groups we want to influence. In other words, people need to be persuaded through our communications efforts.

## Key Concepts

There are four key business concepts that provide the basic for marketing Cooperative Extension.

1. The self-interest aspect of the transaction or exchange is important. Both the "*buyer*" (client) and the "*seller*" (Cooperative Extension) must believe that they are receiving more than they are giving up.
2. The marketing task must stress the importance of satisfying consumer (client) *needs*. Our product (program) must match our constituents' educational needs.
3. The *marketing mix*, the "*tools*" we use to market our products—promotion, advertising, public relations, communications, place of service delivery—is the key to success.
4. By focusing on *distinctive competence*, we can concentrate on what we do best: deliver important educational information to pre-identified clients to evoke change, to improve the quality of life.

## Promoting the Intangible

If we had a tangible product as most profit-motivated corporations



do, our job would be much easier.

Companies such as McDonald's, Xerox, Kodak, and Procter & Gamble have built an "aura" around their products and successfully adopted the old advertising adage: "Promote the sizzle, not the hamburger!"

It is difficult, if not impossible, to promote an intangible product such as Cooperative Extension as one would a tangible product. Advertisements for a service offer only limited opportunity to inform, persuade, or promote. To promote the intangible service, we must adopt what may be a superior form of promotion: sale of an idea!

We must concentrate our Cooperative Extension communications efforts on a simple idea that should receive universal approbation: *consumer, user, client benefits*. The *benefit idea* is the key element successful nonprofit organizations use to promote their services.

### **The Medium Is the Message!**

Many nonprofit organizations have developed publicity to a fine art. Publicity, promotion, and advertising go hand in hand.

In many cases, publicity is the senior and more important medium, with conventional advertising the subsidiary activity. To succeed, we must let people know about our successes, and our ability to provide unbiased, research-based, consumer-directed educational information.

### **An Integrated Activity**

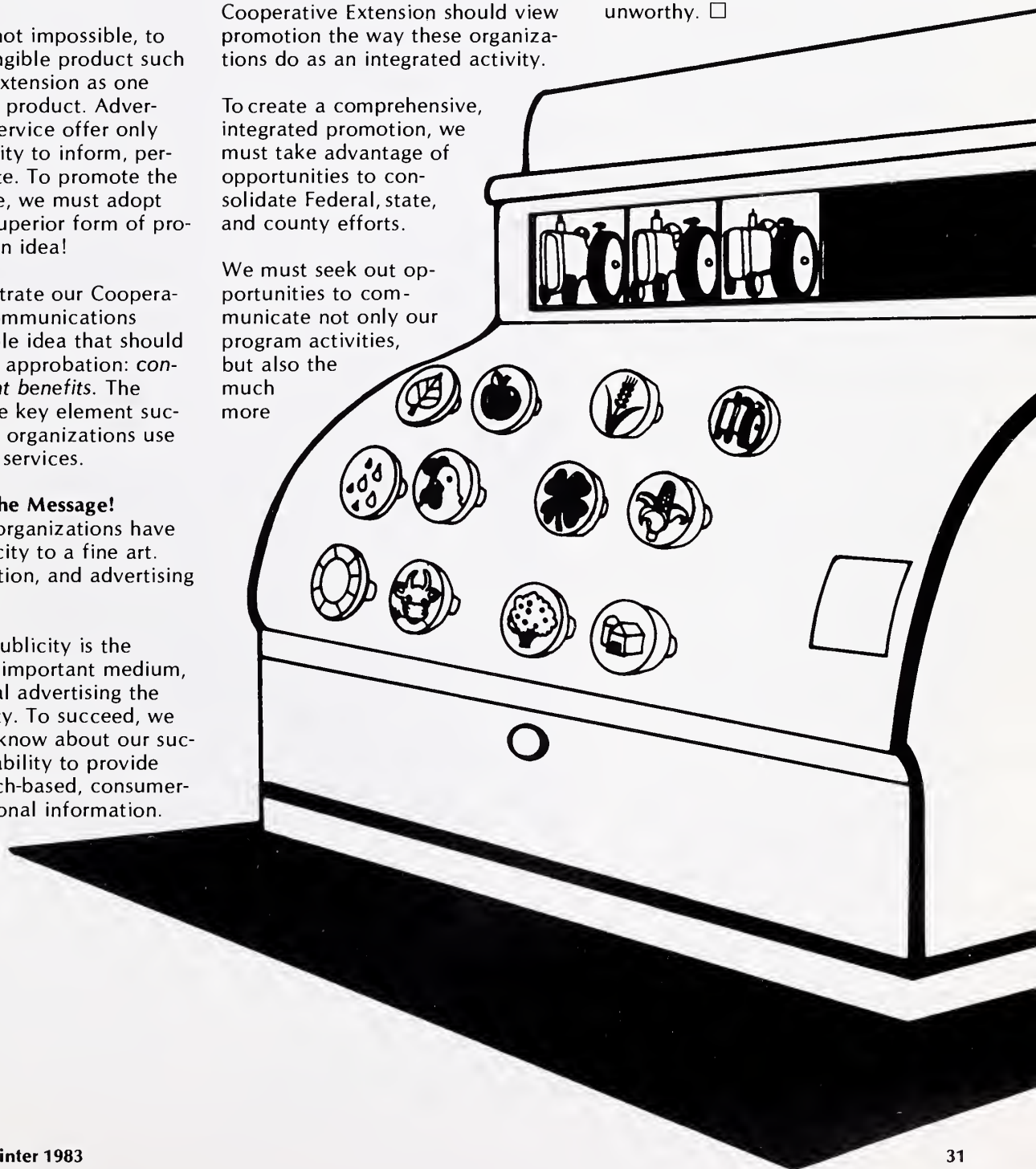
Some nonprofit organizations have discovered the benefits of moving forward with a united front, communicating their activities in a coordinated way to improve their collective visibility.

Cooperative Extension should view promotion the way these organizations do as an integrated activity.

To create a comprehensive, integrated promotion, we must take advantage of opportunities to consolidate Federal, state, and county efforts.

We must seek out opportunities to communicate not only our program activities, but also the much more

important idea that we are a positive force, moving forward to meet the needs of people, accepting challenges, dedicated in our efforts to improve life, unbiased by motives of profit, delivering a "product" that serves us today as it has for generations before us. To do less would be unworthy. □



# Financial Management . . .

## 4-H Style

Stu Sutherland  
Public Information Officer  
Extension Service, USDA

The economic stresses of our country have caught the attention of our young people. With high unemployment across the nation, older 4-H'ers are sharpening their job skills. Managing finances is another area important to 4-H members, whether it means money in their own pockets, or to set aside for future plans. Since 4-H'ers have many types of project activities, their financial management activities evolve in a number of ways that often differ from state to state.

To provide a glimpse at the wide diversity of financial management activities being done—and the results for 4-H'ers—highlights of the record books of various projects are given below. All are from 4-H members who attended the National 4-H Congress, Nov. 28 to Dec. 2, 1982, held in Chicago.

Some members won national or regional recognition, all were state award winners, and all mentioned were Congress delegates. They are representative of the approximately 141,000 4-H young people who have received recognition for their work at county and state levels.

### Agriculture Programs

James Fisher, 19, of Powell, Ohio, is now a sophomore in college with plans to become an agricultural economist. In 4-H, he designed two computer programs to guide his financial management with a programmable calculator. One program is designed to figure the amount of herbicide to use on fields, the second is to calculate the rate of gains, feed efficiencies, and cost per pound of grain for cattle.

James Schlickau, 19, Haven, Kansas, carried 23 4-H steer projects. Now a freshman at a community junior college, he has a beef inventory valued at more than \$16,000.

Kim Ragland, 17, Magnolia, Kentucky, started caring for her first heifer at age 9. Through the development of her own herd she produced more than 80 animals and netted almost \$28,000 in sales. The 8-year 4-H'er presently has a herd of 17 animals.

And, Jerilee Morel, 17, of Gillette, Wyoming, in her 9 years of 4-H, has raised a total of 34 market steers in her beef project for a total profit of \$13,666. She has also built up her own herd of 24 cows, 21 calves, and 10 yearlings for a net profit of \$21,355.

Cynthia Walde, 17, of Winside, Nebraska, is a high school senior. She used computerized data to understand the relationship between purchase and selling prices, feed costs, cattle types, and beginning and finishing rations and weights. Walde also learned how the futures market works and how to sell on grade and yield in her dairy projects. "I learned a lot about profits and losses and financing," she comments, "in my livestock projects, since one may have large amounts of money invested in even a small project."

### Young Dairy Herder

Lisa Bond, 18, Westminster, Maryland, is a 9-year member who established a dairy herd valued at more than \$53,000. Lisa says, "My cattle are not just a project anymore, they are a business, a way to make a living."

Keith Martz, 17, of Blue Grass, Iowa, is a high school senior who estimates the net profit of his swine project to be nearly \$24,000. He invested that money into building a sow herd and buying cattle as well as saving for a college education.

And, members in sheep projects learn and earn, too. One of them is Sheri Ann Erickson, 18, of Wilson,



Wisconsin. She is now a freshman at the University of Wisconsin, but this 10-year 4-H'er wrote a computer program for sheep improvement that calculates the index and index rates for ewes and lambs. She has submitted a copy of the software to a business that specializes in agricultural computer programs, as her program could be used by sheep producers in the U.S.—and she provided a copy of it to the agricultural department of her local high school. This past year, one of her trophy-winning yearly rams brought \$1,500 at a national sale.

### Consumer Education

Ellen Twinam, 18, of Crawfordsville, Iowa, is now a Coe College freshman, majoring in business. This 9-year 4-H'er estimates that during the past 2 years she has saved almost \$400 by buying items on sale through preseason sales and lay-away plans. Her clothing presentation, "Ellen's Economics," received a "seal of excellence" at the Iowa State Fair.





Kevin Ward, 18, Stuart, Virginia, is using his 4-H project to "manage" his automobile, education, and career choice. Aiming for a career in business or bank management, he has researched the way to estimate educational costs of a banking career and conducted a study of grant and scholarship opportunities. At the county fair, he also conducted—after some research—an educational booth on "Cost of a College Education." He used radio and television to reach other teens with a message of "Automobile Costs for Teenagers."



Michelle Waite, 18, of Eden, Utah, is a 7-year 4-H'er. She designed her own room, wallpapered four rooms, painted three rooms, designed and decorated the family room, bathroom, and bedroom; refinished furniture and upholstered two chairs as well as made numerous decorative items for other rooms—at a cost of \$650, and a family savings of \$5,000.

### Food Preservation

A number of 4-H'ers in the food preservation program estimate their project activities have saved their families or themselves around \$3,000. Among them is Hilda Heflin, 18, of Lineville, Alabama, now a freshman at Southern Union State Junior College. During her 8 years as a 4-H member, she preserved food from two gardens with canning, freezing, and drying processes.

Joining this group, too, is Rhonda Jenkins, 17, of Angie, Louisiana, who saved her family nearly \$3,000 in the past 6 years by preserving the family's home-grown beef, vegetables, wild game, and fruits. By canning and freezing fruits, vegetables, and meat over the 9-year period in 4-H, Sheri Webb, 17, of Woodbine, Maryland, saved her family more than \$3,000.

And, Rae Ayers, 16, of Hartwell, Georgia, is a high school junior who has been a 4-H member for 7 years. She saved her family more than \$10,000 during that 7-year period through consumer education activities in foods, clothing, and home furnishings.

### Home Management

Bonita Warner, 19, of West

Lafayette, Indiana, is now a Purdue University freshman. The 10-year 4-H'er, who plans a career in management, estimates that the 83 garments made in her 4-H projects saved her family nearly \$1,000; food preservation saved over \$2,000 in food costs; gardening saved another \$2,100 in food bills; and, she has saved the family more than \$5,000 in interior design and home grounds improvement.





In the breads program, Anna Louise Henderson, 15, of Palos Park, Illinois, developed yeast breads in her 4-H project that became so popular with family, friends, and neighbors that she started her own business—"Anna's Oven"—and her Swedish tea rings this year produced a \$375 profit.

#### **Clothing and Fashion Review**

Belinda Gail Nix, 18, of Talladega, Alabama, is now an Auburn University freshman. She estimates a savings from 1976 to 1982 of nearly \$2,000 by sewing her own clothing.

A savings of over \$3,000 by 7-year 4-H'er Teresa Casciato, 16, of Milwaukie, Oregon, was realized as she made 174 garmets. Jane Moye, 17, of Stuart, Virginia, has constructed 221 garments, gifts, and accessories in her 8 years of 4-H—costing her over \$1,200, but with an estimated savings of nearly \$1,800.

#### **Gardening**

4-H members attending the 1982 National 4-H Congress in the program area of gardening also had some outstanding stories of ways they have managed their finances.

One of them is 7-year 4-H'er Jim Thoden of Humboldt, Iowa. He had a net return from his garden of \$4,455, and experimented with different ways of storing his crops.

Complete planning for a garden on 3 acres helped Darrell Mangrum, 16, of Decatur, Mississippi, raise 195 varieties, and gain a profit of \$2,800.

Sonja Harty, a 10-year member from Salem, Oregon, had a half-acre plot, and last year grossed nearly \$5,000 from her sale of shallots, her specialty crop. She harvested 2.1

tons of vegetables her peak year, and has learned a great deal about business, marketing, and public relations.

And, Hollis Paul Schuh, 18, of North Salem, Indiana, is now a Purdue University student. In 1982 he earned a profit of more than \$1,500 with his crops of Indian corn, gourds, bittersweet, popcorn, and pumpkins. Demand for miniature Indian corn for decorations prompted him to try a little planting research—and his new small corn works well in floral arrangements.

#### **Conservation of Natural Resources**

Financial management decisions also have a place in this project area. Marie Bryner, 17, of Price, Utah, helped her family plan and drain 60 acres of swamp, then put 20 acres of the reclaimed land back into production herself, thus protecting adjoining good cropland from further swamping.

And, Rick Meyer, 18, of Kendallville, Indiana, is now majoring in horticulture as a Purdue University Freshman. In his 4-H project work he helped establish a pond for an orchard on his family's farm, and has explored ways to harness wind energy to irrigate and spray the orchard. With a maple syrup project, he also developed a retail and wholesale market for his syrup.

With these brief highlights of some 4-H members who attended the 1982 Congress, you now have a better idea of the diversity of their financial management activities as well as the amounts of dollars that these young people manage.

Each may not deal in "megabucks," but the group of 41 4-H'ers first considered for this story managed over a quarter of a million dollars . . . and that's financial management . . . 4-H style! □



# Managing Money

Esther Maddux

Extension Family Resource Management Specialist  
University of Georgia

As people have a harder time making their money stretch to meet all their expenses, they have begun to look to the Georgia Extension Service for money and debt management information.

In February 1980, Wayne Brown, training director for Dundee Mills, a textile manufacturer, contacted Janice Boyd, Spalding County Extension agent, to ask for some money management training.

## The First Seminars

Dundee managers recognized that their employees were having difficulty in making ends meet. After meeting with the managers, Janice and I designed a money management seminar for supervisors that included the following topics:

## Series of Seminars

- Introduction to basic money management principles.
- How to set up a debt management plan.
- How to manage credit.
- How advertising and sales pressures influence consumer behavior.
- How to improve shopping skills.

The first series of seminars started in March 1980, with us teaching the classes. Fourteen supervisors, who supervised 514 employees, attended 1½ days each week for 6 weeks.

Twenty-nine participants from the two seminar series completed a class evaluation, and 15 people shared information they learned in the class with a total of 57 other people.

A few months later, Jean Bauerband, Fulton County Extension agent, Atlanta, Georgia, was contacted by a staff member in the Army Community Services Department at Fort McPherson. The Department wanted to organize a financial counseling service for soldiers who were accumulating excessive debts.

Bauerband and I met with Carrie Wright and organized a series of money management classes for officers' wives, 10 of whom attended the sessions. These sessions covered the same topics studied in the Dundee seminar. We taught 1½-hour-classes each week for 6 weeks.

## Early Results

A 12-month evaluation showed that counselors had counseled 52 clients. The counselors identified several problems: poor money management skills, inflation, unexpected illness, pregnancy, divorce, job relocations, default on co-signed loans with a friend or relative, overextension, and problems such as impulsive or compulsive buying habits, gambling, or alcoholism.

The clients owed \$106,300 when they started the counseling program. During the year, they repaid \$19,000, and 12 debts were paid in full. The counselors assisted the clients in planning monthly budgets and setting family goals.

## Unemployment Creates Burden

Residents of Whitfield County, Georgia, were some of the first in the state to experience high unemployment levels.

Ann Kuzniak, Whitfield County Extension agent, began receiving requests from individuals and families for budgeting information. As a result, she initiated a volunteer Financial Counseling Service in February 1982.

## Volunteer Counselors

In February, we held a training session for anyone interested in becoming a counselor. Forty-six individuals attended one or more of the three sessions offered day and night.

Some of the participants were retired. Others were employed and

wanted to volunteer in their spare time. Some came for information to help their employees or clientele.

The training agenda covered the following topics:

- An overview of who is in financial trouble and why (Esther Maddux, family resource management specialist)
- Budgeting and managing credit (Ann Kuzniak, Whitfield County Extension agent)
- The interviewing and counseling process (Don Bower, human development specialist)
- Options for the consumer debtor, which included a discussion of individual debt management, credit counseling services, and court provisions for getting out of debt (Esther Maddux)
- A panel discussion from the creditor's perspective by a bank, a hospital, furniture store, and finance company representative
- The function of a credit reporting agency and credit bureau by each of their respective representatives
- Legal aspects of credit by a local attorney

A 12-month evaluation will be conducted in February 1983, to determine the effectiveness of the service.

## More Calls for Help

As economic survival has become more difficult, we are getting more calls from industry, hospitals, and individual clients. One company recently asked permission to adapt and reprint our money management series.

We have had success in training leaders in industry, at military bases, and in communities. Participants learn new money management skills, and in turn pass the information to those around them and to people who may not attend a formal program offered by Extension. □

# Counseling for Budget Survival

Mary Ann Hewitt  
Extension Home Economist  
University of Maryland

The traditional educational system in the United States has focused on career-oriented knowledge and has all but neglected some of the basic consumer survival skills such as money management.

The Montgomery County Cooperative Extension Service started a financial counseling program with a limited number of volunteers in 1967. Eighty volunteers are currently trained and supported each year; these volunteers counsel at least one family a year.

The program is divided into four parts: (1) recruiting volunteers and families; (2) training volunteers; (3) program administration; and (4) follow up or evaluation.

## Recruiting Volunteers

Over the years we have utilized a variety of methods to recruit counselors. Many counselors are active church members and are fulfilling a dual volunteer role. Annually a request is made of the Community Ministers Association to announce information about the counseling program in their church bulletins. Other methods of recruitment include: word-of-mouth from client families and from volunteer counselors, newspaper announcements, signs in the public libraries, and county government office buildings.

## Recruiting Families

When the financial counseling program started 13 years ago, it was geared toward limited income individuals. Originally, the income guideline was poverty level. Inflation of the seventies eroded buying power significantly. The impact of inflation to a family varies by income bracket. Those in the middle income of \$10-30,000 fare worst.

Families are recruited by utilizing many of the same methods as are used for volunteer recruitment, with

the exception of any mass media efforts. Care is used not to advertise in major papers because the volunteer resources to handle the demand are not available.

## Volunteer Training

Training consists of three sessions and the new counselors receive a comprehensive handbook. Good counseling techniques are the basis for a good financial counseling program.

Counselors need special training to get family members to talk about sensitive financial questions.

Helping the family to set up a budget which identifies family goals and values is a large task for the counselor. Many families feel that the solution to their problem is purchasing a budget recordkeeping form. They do not want to start at the beginning, make financial goals, and tough decisions.

It is very important that the counselor is well aware of all community services to the family. In Montgomery County the agent who started this program compiled and printed all the services available to county residents. Four years ago the county government started printing the information in pocket-size form.

Many families are in trouble because of credit cards; therefore, the counselors are taught the art of negotiating with creditors. In the counselor's handbook, there are sample letters to be used when corresponding to creditors. Counselors often ask, "Who writes, signs, and types the letters?" The family! The fact that our purpose is educational is stressed. This is the main difference in Extension's program and other financial counseling programs.

The program has had a very high success rate re-negotiating the debts of our families with creditors.

## Program Administration

The administration of the program is fairly simple. Clients call the Extension office and ask for help.

The Extension agent acts as a consultant to the counselor once the match has occurred. In Montgomery County a phone follow-up system with our counselors is used.

## Evaluation

The program is evaluated 6 months after each case is closed. The Extension home economist or a volunteer contacts the client family and asks the following three questions:  
"Have you paid your bills on time?"  
"Have you added to your debt load?"  
"Have you saved?"

A satisfaction and success index is determined by these responses. Behavioral change can be measured and observed. Over 50 percent of the closed (finished) cases have shown that they have successfully paid their bills on time and not added to their debt load. At least two out-of-state programs have been modeled after the Montgomery County programs.

Do people appreciate this service?

An engineer with an income \$15,000 who was supporting seven children was given assistance, fended off his creditors, and called the author to say, "You've saved my life. I'll send you roses when I have the money!" The author wrote him, saying, "Don't waste your money. Save it! I'm just doing my job."

For a sample of some of the training materials used with this program, contact the author at Montgomery County Cooperative Extension Service, 600 S. Frederick Avenue, Gaithersburg, Md. 20877. □



# Better Business Management

Kenneth E. Stone  
Extension Economist  
Iowa State University

When a store closes in a small community, a part of the town dies much as a dead limb on a diseased tree, usually never to come back. In smaller communities, this usually means the eventual disappearance of clothing stores, furniture stores, variety stores, drug stores, and others.

In rural communities of less than 1,000 population, we are even seeing the disappearance of grocery stores, restaurants, and service stations.

## Victims: The Poor and Elderly

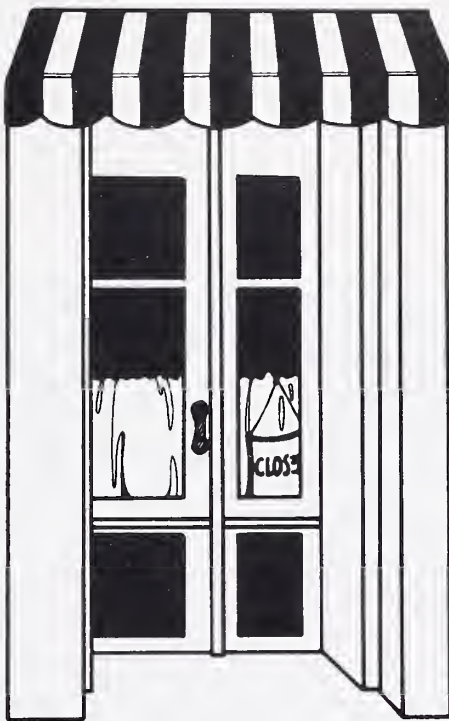
The loss of the latter businesses creates an inconvenience to practically all the town residents and farmers and others in the surrounding rural area. And even more critically, the lower income and elderly people usually suffer most because many do not have the means to travel to more distant communities to shop.

A safe generalization: most business people in small communities have not had formal business management training. A large number of merchants are independent and have no parent company. The majority of small-town merchants probably do not belong to trade associations. Consequently, there is little opportunity for training from the sources that train managers of larger firms.

Extension can fill a real void in rural communities by providing management training to local business people. Quality of management is perhaps the single most important determinant of the success of a business firm. It seems plausible that if more small-town merchants became better managers, some businesses could be saved, thereby maintaining the economic base and providing more convenient shopping for residents.

## A Mini Case Study

Residents of towns that have not yet



lost substantial numbers of businesses often do not realize the value of businesses to the community. However, residents of small towns that have suffered mass hemorrhaging of businesses from the town understand very well their importance. Liscomb, Iowa, is such a town.

Liscomb, a town of approximately 330 population in east-central Iowa, had lost most of its main street businesses through attrition. The major businesses remaining were the grain elevator and feed mill. There was no longer a grocery, restaurant, or service station. The closest major town was Marshalltown, 14 miles away. The residents and nearby farmers felt terribly inconvenienced.

After a long period of commiserating, the area residents decided to explore the idea of forming a community corporation and building a trading post consisting of a combination of convenience grocery, restaurant, and gasoline station. One of the project leaders, in the process of completing her Ph.D. degree in sociology at Iowa State University, was familiar with the Extension Service and called on the area Community Resources Development (CRD) specialist to assist in the organizing effort.

## Survey Shows Support

The CRD specialist, with the assistance of the local Extension

county leader, helped residents evaluate various alternatives and worked with them to conduct a survey. The survey indicated overwhelming support for the project.

A corporation was formed and approximately \$40,000 worth of shares sold to residents and nearby farm families. An SBA guaranteed loan was negotiated for the balance needed to finance the new building. During the process, the Extension business management specialist was consulted concerning market potential and other technical aspects of constructing and operating the business.

## Trading Post Prospers

The building was constructed using volunteer labor where possible. The Liscomb Trading Post has been in operation nearly 2 years and is exceeding the expectations of most residents. It is providing much needed goods and services to the community. In addition, it is providing jobs for several local people. But perhaps more important than the economic benefits are the sociological benefits to the community. The successful project has brought local and area residents closer together and provided a sense of accomplishment. For the first time in years, the people have a public and convenient meeting place for socializing while eating, shopping, or refueling. Currently, Extension personnel are working with other small towns to develop similar community business facilities.

On a small scale, this case study illustrates the inseparability of business management and other Extension subject-matter areas in the community development process. Those who have worked in the area of business management recognize the importance of using proven CRD principles when assisting the business sectors of various communities. □

# Super Shopper— The Astounding Saver!

Jan Bjorklund  
Associate Program Director, Extension  
College of Home Economics  
University of Missouri and Lincoln University

Who can decipher a food label from 50 feet? Who can figure out the best food buys without a pocket calculator? Who can cut through advertising jargon at a single glance? It's SUPER SHOPPER!!!

And who is Super Shopper? Super Shopper is a shopping-bag character that has swept across Missouri with inflation-fighting information. The multi-talented Super Shopper has saved wear and tear on the pocket-books of thousands of consumers during the past 2 years.

## Story Behind the Story

In July 1980, Gail Imig, associate dean and program director for home economics Extension, proclaimed: "It's time to mobilize our forces and attack the inflation problem head-on to help consumers get more for their dollars. We need to take a positive and unified approach to help families cope with inflation."

Imig saw the problem as an interdisciplinary one. She knew there was a wide range of things that Extension home economists could do to help consumers learn how to better make ends meet.

In a matter of days, three state staff members in the Super Shopper scenario held their first brainstorming session. They were Karla Vollmar, state food and nutrition specialist; Pat Lieurance, state family economics and management specialist; and Jan Bjorklund, associate program director. They decided to emphasize food buying in their educational efforts because consumers were constantly seeing increases in food prices.

Early in the planning stages, the state staff realized that much of the food-buying information already available was still appropriate. What was needed was a new way to package and market this information to attract people's attention.

## A Symbol is Born

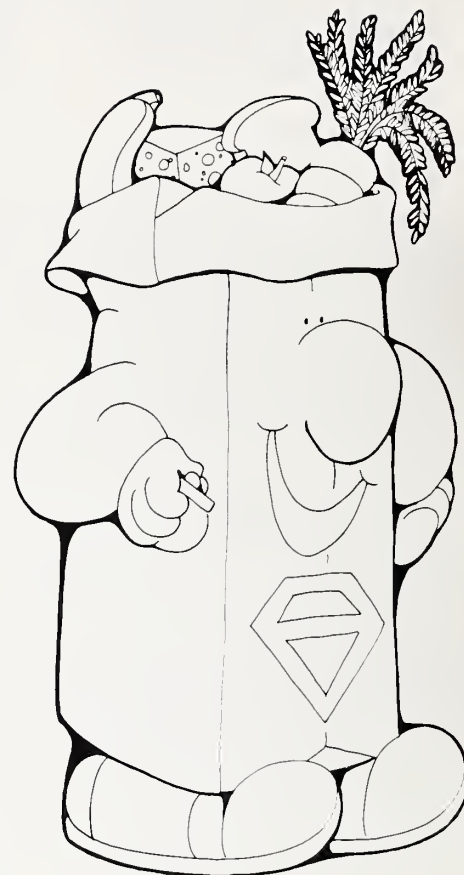
At that point, University of Missouri artist Jeanne Bintzer was brought in to the action to design a Super Shopper symbol. She created the character from a grocery bag since smart grocery shopping was the name of the game. The clever and versatile cartoon character added to the enthusiasm for the project and to its success. Using a cartoon character as a symbol was not a new idea, but the concept was taken a step further. With each new topic, Super Shopper took on a new look.

With the unifying theme and symbol in mind, the state program development team went to work on the content and program-delivery methods. Packaged program materials were developed to be used immediately by area specialists in a variety of ways with different audiences.

All the teaching packets included lesson plans, Super Shopper art work, news releases, and handouts for consumers. Food buying tips, getting more protein for the dollar, clipping coupons, and substituting time for money were covered in the first packet.

After that first packet, came four more. These emphasized management of the clothing dollar, buying children's toys, shopping for day care centers, and programs for the elderly.

The Super Shopper project was launched at the Extension annual conference in October 1980. The state program development team



wore T-shirts printed with the Super Shopper design. Area specialists left the conference ready to introduce Super Shopper to Missouri.

## Super Shopper Spreads

The cartoon character began showing up everywhere. Area home economists ordered T-shirts and wore them for their Super Shopper events. Educational exhibits were displayed at fairs, shopping malls, libraries, and grocery stores. Super Shopper appeared in newsletters, newspaper columns, and grocery store ads. Super Shopper songs, poems, and skits were written.

Super Shopper even became a real live character. One group of area home economists expanded their Super Shopper theme to include food preservation. Many consumers in their area wanted information on canning, freezing, and drying to help fight inflation. These home economists took the message to the people at the local grocery stores. Anna





*Missouri Extension home economists took the Super Shopper theme directly to the people at local grocery stores. The message, in this case, included information on food buying and food preservation.*

Mae Kobbe, area child and family development specialist, wore a Super Shopper costume designed by the area clothing and textiles specialist, Betty King. As Super Shopper, Kobbe entertained children while four other home economists talked with the shoppers. During the summer of 1981, these home economists visited 33 area grocery stores and provided food-buying and food-preservation information to 3,282 persons. Many of the consumers became aware of the Missouri Cooperative Extension Service for the first time.

In south Missouri, Lu Harper, area home economist in West Plains, submitted food-buying information along with the Super Shopper imprint to a local newspaper. "From

this series on Super Shopper came the request for a regular newspaper column," Harper states. "Now, I reach more people through this column than with any other kind of programming."

#### **Game Shows and T-Shirts**

An October campaign in the Mark Twain area of the state was "How to Make the Best of an Inflated State of Affairs." Jill Leckrone, Margie Frankenbaugh, and Juanita Brown focused their day-long programs on the "tools of super shopping." These community events were concluded with an audience-participation game modeled after the television show, "The Price Is Right." Winners were awarded Super Shopper T-shirts.



*Super Shopper, as a real live character, entertains the children while Extension home economists deliver inflation-fighting consumer information.*

More recently, Grace Wright used the clothing materials at an "urban extravaganza" held in Kansas City. She taught an inner-city audience how to get good buys at garage sales. When the session was over, one participant stated, "I learned something new today."

The saga of Super Shopper continues. Wherever the character goes, consumers learn that they can shop more wisely and save money. The Super Shopper message is both timely and timeless. □

# Michigan— Meeting Unemployment Head On

Mary Budnick  
Extension Information Coordinator, Family  
Living Education  
Michigan State University

In Michigan, a state with the highest unemployment rate in the Nation, economically stressed families must make do with what they have and what they can realistically expect to have. This includes using their resources more carefully, creatively, and skillfully than ever before.

Resources come in many forms. Money is an important resource. Without it people are very limited in what they can do. Mental and manual skills are also primary resources, and when combined with other skills, broaden possibilities.

In Michigan, the Extension Family Living Education (FLE) program has implemented several financial/resource management programs that deal with all of these resources, from mental attitude to money.

Stress management is a top priority throughout the state's CES program. People under stress often experience distorted judgment and cannot see all their options or possible solutions to problems.

## Family Needs Met

Special attention is given to the needs of rural and farm families. They face exceedingly difficult financial times, and farm foreclosures and bankruptcies are reaching an all-time high. One workshop series, "Reaching for Results," deals with the farm

family—the individuals, their relationships, how they communicate, and how they deal with stress, as well as specific farm financial management techniques. The goal of this workshop series is to help families see how all these factors interrelate and to help them set realistic goals, develop a plan for achieving these goals, and use sound management principles to alleviate financial pressure.

Many urban counties with high unemployment offer programs to teach jobseeking skills to unemployed people and displaced homemakers. Managing stress and improving self-image are integral parts of these programs, along with improving interviewing skills, resume writing, and personal appearance.

Throughout the state, many families are seeking to soften the blow of unemployment and inflation by making use of their skills and energies to supplement family income.

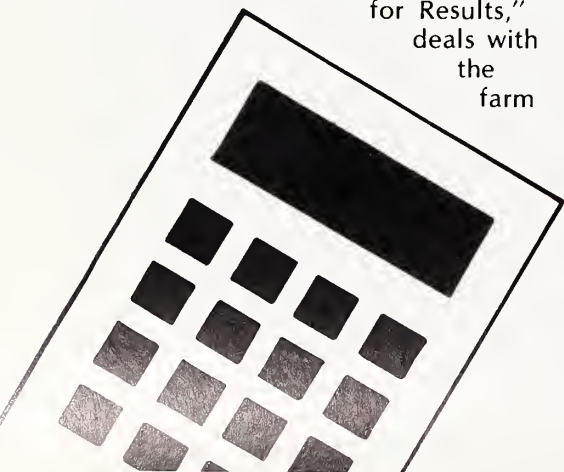
## Home Businesses

Helping families increase their economic security through the development of small home businesses is a major priority of the FLE program. ARM—the program on

alteration, repair, and maintenance of clothing—is very popular and growing rapidly. A recent 2-day "Sew For profit" seminar, featuring 20 workshops, speakers, and many major commercial exhibitors, drew a capacity crowd of over 400—double the number expected. The most frequently heard comment at the seminar was, "Will you have another seminar next year? We need information like this."

More than 75 sewing-related home businesses have started as a result of the ARM program, with the owners reporting weekly incomes in the \$125-\$200 range.

Other small home businesses that have started with Extension guidance include day care homes, income tax/accounting services, food cooperatives, furniture refinishing services, and marketing of homemade articles. Bulletins and resource publications in this area have been developed, and workshops and seminars have been held throughout the state on topics such as time management, pricing, recordkeeping, and advertising.





"Making Ends Meet" is the theme for a variety of programs that have taken place in Michigan over the past several years. A newsletter series by that name was targeted to more than 2,600 families in half of Michigan's 83 counties.

The newsletter provided timely information on food, transportation, clothing, and energy. In a three-county area in the Upper Peninsula 70 volunteers were trained in inflation management skills.

#### Computer Programs

Several computerized programs are widely used to illustrate the importance of financial planning and budgeting. "\$ Watch" provides families with individualized budgets based on family size and income and compares the family's expenditures to the average expenditures for a similar family.

Using a small, programmable calculator, Extension agents can demonstrate the costs of operating any model and year car with the program "Automobile \$ and Sense." The program is effective in helping people decide whether to buy a new car or keep their old model. It is a big draw at malls, fairs, and other locations.

Michigan's long and often severe winters make energy conservation and weatherization programs a

major way to help families make good use of their money. A computer program, "In the Bank or Up the Chimney," helps families decide what type of energy-saving home improvements will best serve their needs and offer the best payback time.

The "You Can Do It" series has reached close to 50,000 Michigan citizens with hands-on experience in developing home repair and maintenance skills. It is also structured to reach audiences that are traditionally difficult for Extension to reach, including inner-city and non-English-speaking groups. Followup surveys with last year's participants in the "You Can Do It" workshop show that more than 88 percent of the participants made one or more repairs to their homes. Statewide savings of more than \$900,000 have been projected.

In one county, several rural low-income families received individualized budget counseling to help prevent foreclosures because of mortgage payment delinquency. Twenty-four families were able to prevent foreclosure and repay \$41,000 in delinquent debts.

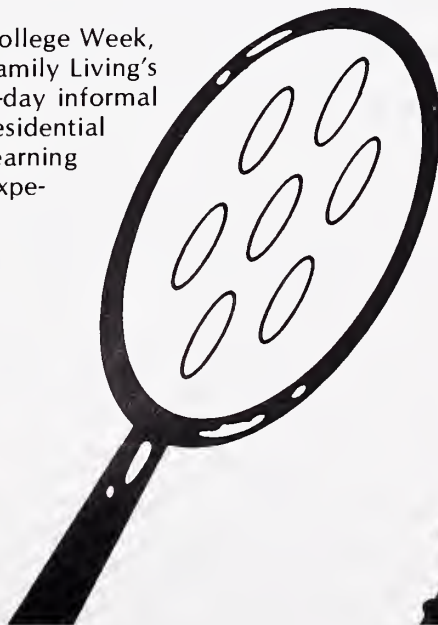
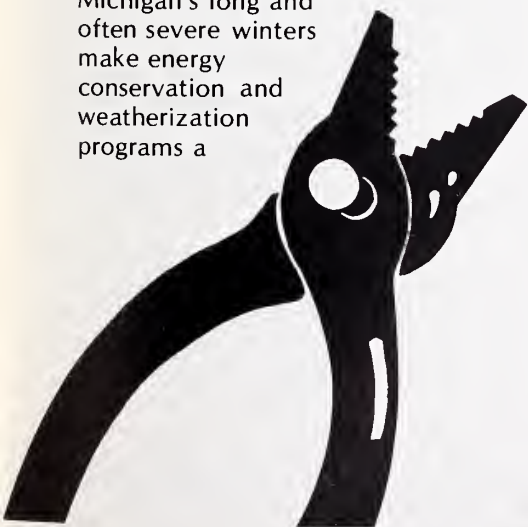
College Week, Family Living's 4-day informal residential learning experience

at Michigan State University, has continually changed its focus to meet the needs of the times. For the past several years, as the recession deepened and Michigan's citizens faced difficult economic times, College Week has emphasized financial coping skills, such as home repairs, food preservation, financial and estate planning, investing, and making working at home pay. In 1982, 25 percent of the classes offered at College Week dealt specifically with financial/resource management topics.

Fighting inflation and stabilizing the family's economic security is FLE's number one priority, as it intensifies its efforts to be responsive to families' needs for support skills and the knowledge to endure and grow stronger.

For more information on any of the programs mentioned, contact:

Family Living Information  
Coordinator  
ANR Information  
1 Morrill Hall  
Michigan State  
University  
East Lansing,  
Michigan  
48824 □



# Financial Findings

## Management Program for Cities

J. M. Whitmer  
*Extension Local Government Programs Unit  
Iowa State University*

Iowa cities with less than 50,000 people can soon take advantage of a computerized financial management plan developed for them at Iowa State University (ISU).

The first phase of the program—listing all types of management information needs of Iowa cities—has been completed. Operating procedures of individual departments also have been outlined. The next phase is to develop actual computer programs to carry out the procedures, according to J. M. (Jack) Whitmer with ISU's Local Government Programs unit. Six to ten "volunteer" cities interested in using the system are needed to computerize operations.

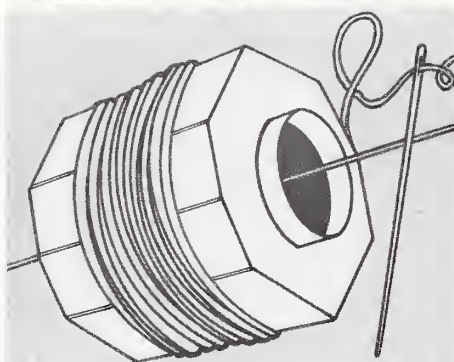
### Program Available

Computer program will include sections on accounting, budgeting, community characteristics, departmental support, licenses/permits, official records, personnel management, system checks, and audits.

When completed, the system will be available to any Iowa city (under 50,000). "To implement the program" says Whitmer, "city officials need only to buy the computer equipment (\$15,000 or less) required to handle the system of their choice and make their people available for training."

"The computer system will not be difficult to operate," Whitmer stresses. "It is designed to operate with a minimum of training on the part of city officials and employees."

The program was partly funded by the North Central Regional Center for Rural Development at ISU and the Iowa Municipal Finance Officers Association. □



## Sewing by Satellite

On November 6, 1982, the Extension Service and the American Home Sewing Association produced a video satellite training conference that was beamed to 25 sites over the nation.

The training conference reached 6,000 educators, leaders, and store owners—twice the number projected. The conference employed two-way live communication to facilitate update of knowledge and interaction among national leaders in industry and education.

Extension clothing and textile specialists served as coordinators for participants from both the educational and business communities. □

## Microcomputer Clinics See Heavy Participation

There's talk . . . and there's action all over this country on the subject of microcomputers. Everyone's life has been touched by this new and exciting technology.

What about you? Are you talking to others, sharing your experience and knowledge in this area? Twelve states are participating in a pilot series of seven "Microcomputer Clinic Teleconferences" sponsored by Extension Service, USDA. Sponsors include Home Economics and Human Nutrition; Program Development, Evaluation and Management

Systems; and Information.

Topics include: "State of The Art In Microcomputers;" "The Office or Small Business Function;" "The Home Function;" "Microcomputer Software;" "Evaluating Systems;" "Training/Motivating Ideas For CES Staff;" and "Putting Ideas Into Action."

The object in the 1-hour sessions, held with two groups of six states each (both new and current users), is to encourage sharing of expertise and discussion among participants.

Resource people include Barbara Garris, Commodore Company; Gwil Evans, Oregon State communication head; Irene Hathaway, Michigan family resource management specialist; Paul Fessler, computer store sales manager; Bob Strain, Florida Extension economist; Eldon Fredericks, Indiana Extension editor; Kareh E. Craig, Indiana assistant director—home economics; Susan Merkley, Indiana housing specialist; John Schmidt, North Central Computer Institute; and Mary Mennes, Wisconsin food and nutrition specialist.

Providing input from the Washington, D.C. site: Ava Rodgers, acting deputy administrator for home economics and human nutrition; Jerry Paulsen, Extension Service systems analyst; and Bud Stolker, freelance computer consultant. Betty Fleming, Program Leader, Communications, Home Economics and Human Nutrition, handles the teleconferencing.

Costs for the teleconference series are minimal. The tab for two back-to-back sessions (groups I and II) for each of the seven dates is running approximately \$200 to \$225.

This includes an operator-controlled bridging service and taping. USDA is covering this cost as well as the



costs of duplicating tapes (to offer to participants and nonparticipants as well).

Teleconferencing hardware is on hand at all sites as well as USDA so there are no additional costs. The phone calls from the USDA site are covered by a FTS line. Most states have WATS lines.

Obviously, a meeting or series of meetings involving travel costs would have meant much more of an expenditure on everyone's part.

Some kits of materials on the series and tapes of the series are available to states, first come, first served. Send requests to: Betty Fleming, Extension Service, USDA, Room 5407-S, Washington, D.C. 20250. □

### **"Instant" Guest Speakers Save Time and Money**

*Carolyn McCormick  
Editorial Assistant  
Extension Service, USDA*

Farm leaders in various parts of the country are speaking at morning marketing seminars in Douglas County, Kansas—all from the convenience of their own offices.

Douglas County Extension started the seminars 6 years ago to provide local farmers and business persons with the latest marketing information and, more importantly, the chance to ask questions on specific marketing issues. With the aid of a telephone speaker box, Extension brings farm leaders around the country to the seminars in a matter of seconds—and with little expense.

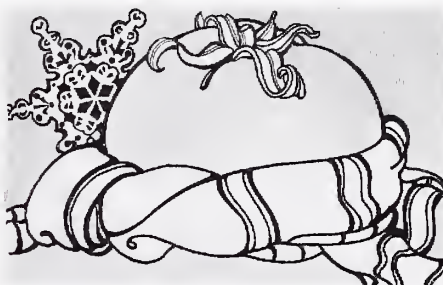
### **Simple and Convenient for All**

According to Earl Van Meter, Douglas County Extension director, the procedure is simple and convenient for everyone involved. The seminars are held at the Extension office during fall and winter months. Each seminar begins at 7:30 a.m., with a buffet breakfast. At 8 a.m., the first of two scheduled speakers calls the Extension office from a regular phone. The speaker's voice is transmitted over an amplified speaker box in the Extension office so everyone can hear. After a brief presentation, the speaker accepts questions from members of the audience using a hand-held phone. At

8:15 a.m. the second speaker calls and the process is repeated. By 8:30 a.m., the seminar ends so everyone can leave for work.

### **Talks from the Office**

Usually one guest speaks on crop marketing and the other guest discusses marketing in the livestock industry. Farmers in Douglas County have a say in who is invited to speak. Speakers are not hard to find, according to Van Meter. In fact, he has never been turned down. "The speakers like this arrangement," says Van Meter. "They can speak from the convenience of their own office or wherever they happen to be, using a minimum amount of time and expense." And farmers and business persons have the opportunity to visit with each other over breakfast, listen to comments from some top agricultural leaders, and ask questions—all within an hour. □



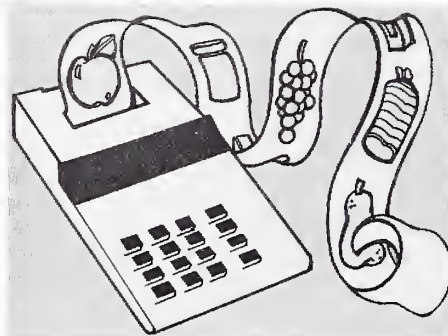
### **Hold Joint Regional Workshops With FCIC**

The Extension Service and the Federal Crop Insurance Corporation (FCIC) cooperated in four regional workshops in January to train Extension farm management specialists in the use of a new microcomputer program designed to help farmers make decisions on 1983 crop insurance programs.

At these workshops they demonstrated and used the software package developed by Steve Griffin, farm management specialist, Texas, to assist and advise farmers. Buel Lanpher, Ovid Bay, and Bill Car-nahan participated for Extension Service. A press briefing was included at each workshop.

Extension Service has prepared a four-page fact sheet on the expanded availability of crop insurance coverage for 1983. Two copies per county were mailed to states for distribution. Liberalization of the

Individual Yield Coverage (IYC) plan provides farmers protection based on their individual yield history.



### **Money Mechanics Begins at Home**

*Jane Schuchardt  
Communications Specialist, Home Economics  
Iowa State University*

Young Iowa families are learning the basics of personal financial management through a home study course called "Money Mechanics."

Topics covered in the 12-part series include spending plans, records keeping, income taxes, credit, insurance, home buying, car costs, savings, and estate planning.

Iowa State University Extension Service began the course 3 years ago. Since then, "Money Mechanics" has been mailed to more than 8,000 Iowa homes.

### **Good Impact**

A recent impact study showed positive results, according to Cindy Needles Fletcher, Extension consumer and management specialist and primary author of "Money Mechanics." Of 163 families who returned a questionnaire, one-half said they picked up ideas to save money. About two-fifths said they increased satisfaction with management practices or re-evaluated credit use. More than one-fourth of the families also said they began recording major expenses, improved communication, established a savings plan, and outlined spending and savings goals as a result of participation in the home study course.

In addition to the home study method, individual publications in the series are used at workshops, in packets for young married couples, at lunch 'n learn study sessions, and in mall displays. □

## Small Business Survival

Howard C. Smith, Jr.  
Director  
Cooperative Extension Association of Monroe  
County  
Cornell University, New York

The growth and survival of small business is crucial to the future of the economy and the people who live and work in any community. Small business represents about 100 million employees, or 60 percent of the nation's workforce, but gets limited recognition and help from government circles.

These facts were cited in a recent study of the economic viability and vitality of small businesses in Rochester, New York.

### Economic Impact

The conclusions and recommendations in this study have direct implications for economic impact through involvement and implementation by Cooperative Extension Associations nationwide. The study was unique in concentrating on what can be accomplished at the local level to directly affect the growth and vitality of small businesses. The community study concluded that some of the needs of small businesses do *not* lend themselves to local problem solving or control.

Some of the needs were large in scope and involve issues such as inflation, tax reform, and high interest rates that are better addressed at the state or national levels.

### Small Business Needs

The study committee that completed the community analysis concluded the need for:

- An established, recognized "delivery system of information" for small businesses
- A "centralized facility or resource center" that provides a range of services to small businesses
- The need for collaboration and networking among existing agencies to strengthen and improve services and resources available to small businesses

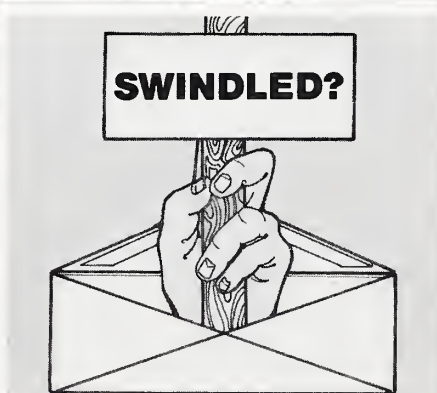
The study committee conclusions and recommendations apply to small businesses with 100 or fewer people. However, primary need and

emphasis was placed on small businesses with 20 or fewer employees

### Extension Involvement

The land-grant colleges through "Community Resource Development" and Extension outreach programming could play a major role in meeting the needs identified in the study. Communities without already existing small business Extension centers could impact on their local economy by *establishing a centralized, networking approach that improves the delivery system of information and management assistance to small businesses.*

Legislators at the state and local levels have become very aware of the impact of small businesses on the economy. We are likely to see considerably more attention on legislation and funding in the next few years to strengthen the support of small businesses. With economic development in mind Extension associations will look to Cooperative Extension for leadership. □



### Mail-Order Buying: Fun or Fraud?

Judy McKenna, Extension Family Resource  
Management Specialist  
Colorado State University and  
Ann Duvall, 4-H member, Windsor, Colorado

*"No more false eyelashes but movie star eyes! Beautiful, thicker, longer-looking eyelashes—overnight."*

*"No sun needed. At last, a simple way to get a Deep, Dark Brown Tan."*

*"Lose 4 to 8 pounds in 1 hour."*

These are real claims that appear in nationally distributed magazines. They promise easy answers to common problems and frequently are "guaranteed." Since most people

would like to look more beautiful or handsome, promises of easy weight loss, a quick tan, or movie star eyes are very appealing.

In fact, the postmaster general says that mail-order swindlers fleece American consumers of nearly \$500 million a year.

Young people spend their share of dollars in the mail-order market. This amount is expected to increase as mail-order buying mushrooms. Judy McKenna, Colorado State University family resource management specialist, and Ann Duvall, Windsor, Colorado, 4-H member, decided to compile a consumer fraud suitcase program for young people. The suitcase contains examples of questionable items so that people can draw their own conclusions about the value of the products.

### Picked the Products

"The Best in the West" 4-H Club in Windsor assembled the consumer fraud suitcase for teens. Club leader Carol Schneider selected Duvall to head a committee to pick products that would interest teenagers. Duvall asked three other club members to find ads in magazines, newspapers, and comic books read by teens.

The suitcase is filled with the beauty, weight-loss, and jewelry items the club members received. As the products arrived, the committee tried and evaluated them.

On March 1, 1982, McKenna and Duvall presented the fraud suitcase program to 4-H leaders at the Western Regional 4-H Leader Forum in Colorado Springs, Colorado.

### Consumer Confidence

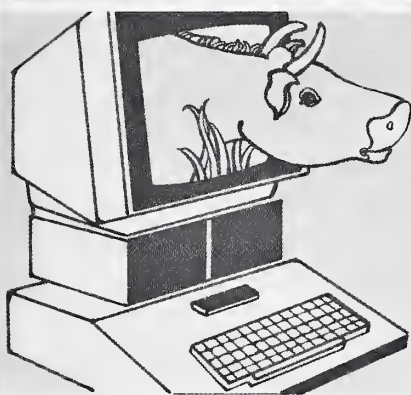
"It is important to give consumers a sense of confidence in the marketplace," McKenna says.

"Consumers should feel confident about choosing this method of shopping but should exercise caution in the products and companies they select and the companies they order from."

Consumer education helps teenagers and adults expand their



options. Resisting ads that are too good to be true is one option that saves money for products that do meet consumer needs and expectations. □



### 'FARMPLAN' as an Educational Tool

Harlan Hughes  
Extension AGNET Coordinator  
University of Wyoming, Laramie

For the past year we have been developing and testing a group of computer programs to teach financial management to agri-finance people and other agricultural professionals. We have developed the following: a series of seven programs, an associated data bank, two Wyoming training sessions, a program for the Midwest Bankers School, and budgets for several Wyoming ranch businesses. We believe we now have a very useful educational tool that facilitates management teaching. A recent experience will illustrate the teaching opportunities that the programs generate.

Dave Vaske, local PCA loan officer, has been through a recent training class on FARMPLAN. I advised him (and all the students) that I wanted to work with them the first time they used FARMPLAN with an actual rancher. Dave invited me to sit in and help him do a loan evaluation for a specific rancher and his daughter's family (this was a two-family ranching operation). We spent the first 2 hours studying their present ranch business records and filling out a FARMPLAN Input Form. Then, they went downtown for 30 minutes while Dave and I put their ranch through the computer. We then assembled around Dave's desk and I discussed the computer budget that had been prepared with 1980 prices.

### Teachable Moment

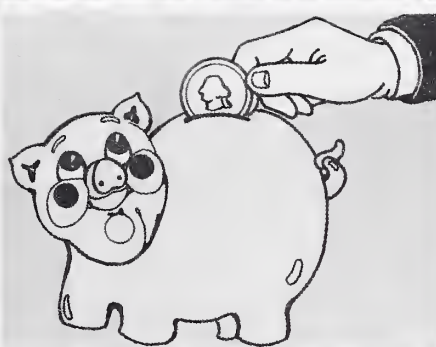
The computer printout generated an opportunity for me to talk about selected profitability and cash flow measures of a ranch business. A teachable moment was generated when we could look at this rancher's projected "Profit or Loss" and "Debt Repayment Potential." These terms allow one to teach: (1) how a total ranch budget is to be constructed and (2) what are the interpretations of the numbers.

This generated a real teachable moment for teaching principles of financial management.

That evening I ran five alternative ranch organizations through the computer and met later in the week with the two ranch families again in Dave's office. Again, some teachable moments were generated as we again reviewed the same principles of financial management.

### Favorable Environment

While the computer was used, it was not the end product. The end product was an education experience in which I hope a change was motivated on the part of these two ranching families. The computer helped generate a more favorable environment for teaching financial management. □



### Credit Counseling

Betty F. Oliver  
County Extension Agent and Staff Chair  
University of Arkansas, Little Rock

Where can someone in financial trouble turn? What if it's not information on borrowing money they want but money management and credit buying information? Suppose I have a set income and a set number of bills for rent, a car, and utilities, for example. What happens when I overuse charge cards and can't pay the bills that come later?

These and many other questions have been raised by families in Pulaski County, Arkansas, since the late seventies.

Because of spiraling inflation, the price of consumer goods, credit buying, and unemployment, the Arkansas Extension Family Living Committee determined that family financial management needed top priority in programming. To begin with, surveys and county data showed that Arkansas' most populated county was also Arkansas' most "financially strapped" county. Over half the state's bankruptcies occurred in Pulaski County in 1980.

### A Day in Court

County Extension agents and staff chairpersons had several conferences with Federal bankruptcy judge Charles Baker during which we determined that Extension programs could help the families.

### Correspondence Course

As our first step, we sent an Extension information letter and survey to families in bankruptcy. Of these, 107 families responded to the survey and enrolled in the money matters correspondence course described. Fifty-seven more families from the Little Rock Air Force Base enrolled in the course, making a total of 167 families.

Lesson topics included:

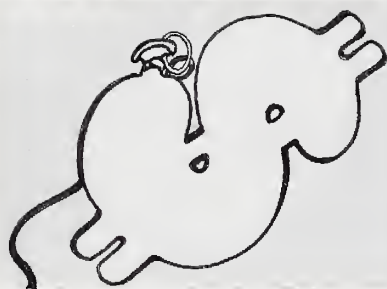
1. Financial Planning—How to set guidelines for yourself in your personal family spending, how to budget, and how to take financial inventory (which shows your net worth).
2. Personal Credit—How to use credit, how to shop for it, and how laws protect you as a consumer.
3. Life Insurance—What are the basic types of insurance policies? How do you match them with your personal needs?
4. Housing—Renting versus buying, how much can you afford, costs involved, and types of mortgages.
5. Savings and Investments—Savings and investment options, bank accounts, stocks, bonds, mutual funds, what the small investor needs to know, and selecting a broker.

### Counseling Offered

Positive results of the program include: a video cassette on

bankruptcies with the judge and Betty Oliver that can be loaned to all Arkansas home economic classes through the Extension library; the employment of a home economist as a counselor for the bankruptcy office; and the establishment of a credit counseling service for the central Arkansas area. The credit counseling service was begun using Extension data and, through involvement of private foundations and local business, a 1 year program has been funded for 1983.

We plan to continue the family finance program because of current economic conditions. □



### Offer Anti-Inflation Multimedia Package

*Elsie Fetterman  
Assistant Director of Extension  
for Home Economics  
University of Massachusetts, Amherst*

"Facing Inflation Through the Cooperative Extension Service" is a multimedia, educational package designed to enhance family and consumer ability to cope with inflation. Aimed at adults, but also suitable for older teens, the package features a 60-minute color film or video tape in the popular "evening magazine" television format. Lively music, on-the-street interviews with consumers, a discussion with experts, followed by questions from the studio audience, plus on-location filming of a clothing factory, a bank, and a supermarket keep viewers' interest high.

Five segments outline the many options which consumers have in coping with inflation: managing the family's income through setting goals and effective use of the many savings options; food buying to provide good nutrition; using a variety of sources for clothing; conserving energy; and reducing stress caused by limited purchasing power, through more family dialogue on

goals and priorities

### Film to TV Stations

The film has been shown to Extension home economics administrators representing more than 40 states as well as to consumer affairs professionals in business at their national annual meeting. It has been fed via transponder to 280 public television stations around the country who could record it for future broadcast.

Preliminary analysis of the evaluation conducted with nontelevision audiences shows a shift in people's thinking after viewing the film to the practices suggested. The Massachusetts Cooperative Extension Service, Home Economics, in conjunction with public television station Channel 57, Springfield, MA, with support from Citicorp and Zayre Corp. produced the media package. □

### For Loan Protection—Put It in Writing!

*Jeanne Mackin  
Extension Staff Writer  
Consumer News Service  
Cornell University, Ithaca, New York*

"Never a borrower nor a lender be" is a familiar maxim that often has little to do with the economic realities of our times. Borrowing money has become common, but because money available through financial institutions has become tight and expensive, more people are turning to friends or relatives for loans.

There are several ways someone may arrange, or be responsible for, a loan. A person can co-sign an institutional loan; lend the money and document the loan with a promissory note; or offer the money on a very casual basis, says Elizabeth Wiegand, a specialist in family financial management for Cornell Cooperative Extension.

### Loan Protection

All arrangements, even the most casual, should be put in writing to protect the borrower and the lender, she emphasizes. Wiegand is professor emeritus in the department of consumer economics and housing in the New York State College of Human Ecology at Cornell University.

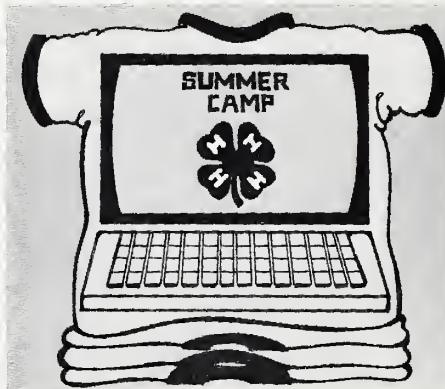
Loans between individuals can be arranged with a simple promissory note, which should be signed by both parties and notarized.

The promissory note should state clearly the amount of money loaned, when and how it will be paid back, and what the interest charge is, if any. Security, and what would happen in case of default, should be stated in the note, also. It should be stipulated that the borrowed sum becomes part of the lender's estate, should he or she die before the loan is repaid.

### Document for the Future

Even the most casual of loan arrangements, however, should be documented in writing for future reference. For instance, if parents lend money to a child without expecting the loan to be paid back during their lifetime, other siblings may expect the unpaid loan to be subtracted from the borrower's share of estate inheritance. Rather than trusting such matters to memory, the loan should be in writing. If it is an outright gift, that should be put in writing, too.

All loans should be made in very definite terms. "Make it clear whether it is a loan or an outright gift," Wiegand says. Not knowing if or when a loan must be repaid could severely strain family—and friendly—relationships, and cause resentment." □



### 4-H Computer Camp

*Tom Leisy, Extension 4-H Youth Specialist,  
and Jim Emal, Extension Microcomputer  
Specialist  
University of Nebraska-Lincoln*

"Can I skip the campfire tonight and stay at my computer?"



That was a typical question staff and resource persons fielded at the first computer camp held at the Eastern Nebraska 4-H Center. Most youth plunged right in and were eager to learn the new computer lingo and logic statements. Students were introduced to AGNET, a computer communication network. Most of the 47 participants, given the choice, would have remained at their computers day and night.

Participants came from as far as 200 miles to attend the camp. Eighteen Nebraska counties were represented. Ages ranged from 11 to 17; however, most of the youth fell in the 12- to 14-year-old range.

Students paid a \$55.00 registration fee for the 3-day workshop. That included all program supplies, lodging, and food.

The interest was extremely high for the 11- to 13-age group. In Nebraska, schools are providing computer instruction more to high school age youth than to junior high or elementary.

#### **A Chance to Learn Basics**

Computer camps give the younger boys and girls as well as those in remote areas an opportunity to learn basic computer skills. Some frustrations on the keyboard were evident as the younger boys and girls had not yet taken a typing course in school.

The camp was designed to provide an exciting and educational look into the world of computers for two different groups of youth. The first and largest target group was for youngsters just beginning to learn about computers, while the smaller second group was made up of youth already fluent in programming techniques in the BASIC language.

#### **Beginner's Course**

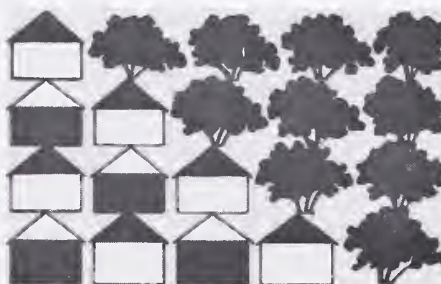
A network of Radio Shack Model III computers was used for the beginner group. Radio Shack's Basic tutorial Manual Unit #1 was also used as the basis for instruction. Each youth was provided with a workbook and assigned a work unit of four youngsters per machine. The computers were all linked together via the TRS-80 Network Controller #3 unit.

Instruction included sections on computer terminology, an introduction to the hardware (equipment), and about 14 hours of course work.

By the end of the 3-day camp all beginners had learned to develop and write their own BASIC programs including the use of the EDIT MODE used in changing program instructions.

#### **Advanced Course**

The dozen youngsters in this class utilized Apple II+ machines. Ten machines were provided this group to allow much more "hands on" time. More freedom was allowed in what the youth could work on, although classroom instruction time was spent mostly on developing computer graphics. A few youth worked on Assembly Language programming and a few others brought along programs from home to develop in more detail. □



#### **Coping with the Crowded Community**

*Kurt Rogers,  
Extension Publications Editor  
University of Idaho*

The problems of population and community growth are usually thought of as a Sun Belt phenomenon. But, that is not necessarily the case. The West too is experiencing the mixed blessings of growth.

Idaho is now one of the fastest growing states in the nation. U.S. Census data for 1970 reported 713,015 persons. Preliminary data for 1980 reported 943,629 persons, a growth rate of more than 32.3 percent in 10 years. The average annual growth rate is 3.2 percent.

Even with all of this growth, when judged solely by head count, Idaho essentially remains a rural state. Boise is the only Idaho city with a population in excess of 100,000 peo-

ple. Most cities have a population of 2,500 or less.

Sixteen of Idaho's 44 counties have populations of less than five people per square mile. The infrastructure does not exist in many rural counties to accommodate a large population expansion. New industrial or mining developments can place severe strains on basic services and can cause alarming increases in local tax rates.

To help local governments and concerned citizens better understand growth and its problems, Idaho Cooperative Extension economists Neil Rimbey and Neil Meyer have authored a series of workbook bulletins.

#### **Workbooks Permit Estimates**

The lead book deals with residential growth and its benefits and costs to the local community. The seven other titles in the series deal with such basic services as public education, fire protection, police protection, sewage collection and treatment, county sheriff protection, solid waste disposal, and water supply.

Each publication contains worksheets for a better look at the cost of an individual service. Readers can draw their own conclusions on the merit of population growth caused by a development.

Concerned citizens or county board commissioners who use the Rimbey/Meyer books will gain a better understanding of municipal budgeting. They may conclude that their community will or will not profit and can or cannot afford the social and intangible benefits of growth. They may also decide that rules and regulations on growth may need to be altered. □

**CORRECTION:** Valorie R. Freeman, Media Coordinator, and author of "Veoila Bennett—Community Advisor" in the Fall 1982 "Volunteers" issue of Extension Review, is Director of Extension and Research Communication at North Carolina A&T State University in Greensboro and *not* North Carolina State University as so indicated.

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